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U.S. BANK PERFORMANCE PROFILE™

An Index of Bank Performance Service

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1984 Directory—50 State Performance Profile

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Bank Administration Institute's
1984 U.S. Bank Performance Profile
An Index of Bank Performance Service

To Chief Financial Officers:
Bank Administration Institute's *U.S. Bank Performance Profile*, an Index of Bank Performance service, is based on the universal call report and income statement tapes generated by bank regulatory authorities. This comprehensive data base allows the Institute to calculate ratios for every insured bank in the United States.

This *1984 Directory* presents benchmark performance ratios for all banks by state, by resource class, and for the nation as a whole.

The following table shows the breakdown of asset classifications based on total assets at year-end 1984:

Class	Asset Range (millions)	Number of Banks	Percent
1	Under $10	1,475	10.2%
2	$10 to $25	4,060	28.1
3	$25 to $50	3,760	26.0
4	$50 to $100	2,734	18.9
5	$100 to $500	1,951	13.5
6	Over $500	484	3.3
Totals		14,464	100.0%

The 1984 *Profile* presents 70 financial ratios divided into the following categories:

- Performance.
- Yields and Rates.
- Capital Position.
- Productivity.
- Asset/Liability Management.
  - Uses of Funds.
  - Sources of Funds.
- Growth Statistics.

This categorization enables management to concentrate on critical areas of bank performance and to isolate those areas requiring attention.

This *1984 Directory* retains its state-by-state and resource class ratio displays, reporting the median, lower and upper quartile and lower and upper 10th percentile values. In addition, the ratios are shown for the industry in the aggregate.

Note:

A new Institute subscription service is now available to assist a subscribing bank with its financial planning. It provides the following reports and analyses:

- Competitive analysis of your bank examined with seven other banks.
- Five-year financial ratio history–for any bank.
- Individual bank financial ratios.
- Graphs of the five-year history for any of the 70 ratios.
- Top performers reports nationwide and by class.
- Industry analysis of performance.

These services may be obtained by mail or on-line. BAI's on-line service offers immediate access to the financial statements and ratios of 14,464 U.S. banks.

If you have any questions concerning the *Profile* or would like to obtain more information about our new subscription service, call 312/228-6200 (toll free 800/323-8552; in Illinois 800/942-8861), and ask for information on the U.S. Bank Performance Profile.

Thomas E. Mularz

Thomas E. Mularz
Managing Director
Bank Products and Advisory
Services Group
Bank Administration Institute

A Description of the Profile

The Institute's ***U.S. Bank Performance Profile,*** an Index of Bank Performance service, is constructed by averaging the balance sheet data contained in the quarterly 1984 statement of condition reports gathered by the federal banking regulators. The income and expense data are obtained from the year-end 1984 income and expense reports submitted by banks to their regulators.

This ***1984 Directory*** provides composite information on all banks in the nation, national data broken down to six categories, aggregate data by state, and state median data broken down into the six asset categories. By using these breakdowns, you can rank your bank's performance against that of all banks in the nation, all banks in your asset size category, all banks in your state, and against medians achieved by banks of similar size in your state.

The national ratios and the first page of the state ratios are divided into several percentile ranges: the bottom tenth percentile; lower quartile; median; upper quartile; and top tenth percentile.

All ratios displayed are actual figures achieved by specific banks. None represent averages. The median value represents the ratio figure achieved by that bank attaining a mid-point performance among the population. Fifty percent of the banks will have achieved a larger value and 50% will have achieved a lesser value. It is important to recognize that each median figure is very likely that of a different bank in a large population. Therefore, do not expect the value of median ratio number 1 plus that of median ratio number 2 to equal the value of median ratio number 3, even though in your own individual bank, ratios 1 minus 2 must equal 3.

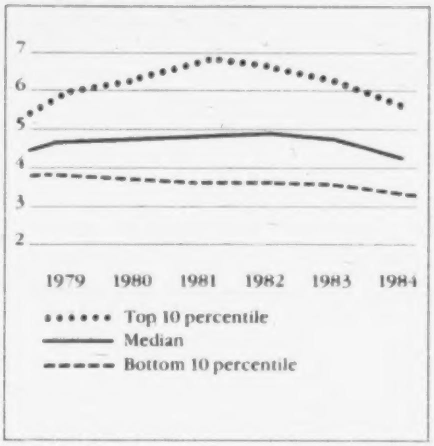
The top and bottom tenth percentile values represent the performance of a bank that is 10% from the top or 10% from the bottom of the population for that particular ratio. The value shown for the top tenth percentile is the value attained by the bank ranking ahead of 90% of the population on that ratio but behind 10%. The upper and lower quartile values represent the performance of a bank that is either 25% from the top or 25% of the bottom of the population on that measure. For example, the upper quartile means that 25% of the banks have achieved performance above the values shown and 75% attained a lesser value.

This form of ratio display is most useful for ranking performance. This ***1984 Directory*** enables you to quickly rank your bank's performance against that of all other banks and to banks of similar size and location. For the purpose of ranking, a percentile distribution of actual ratios achieved by specific banks is superior to averages. Averages are distorted by extreme values within a population. Just as it is more meaningful for a salary analyst to know what the median salary in your bank is rather than the average salary, it is more meaningful for industry analysts to know median performance values as opposed to average performance values when evaluating bank performance.

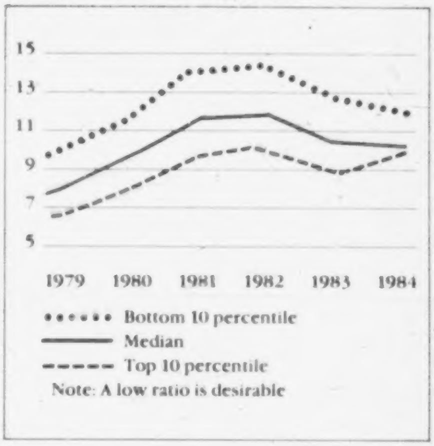
Charting Bank Performance 1979-1984

In 1984, yields on earning assets dropped considerably from 1983 levels reflecting the general decline in interest rates during the year. Net interest margins continued to tighten for all groups; with the top 10 percentile group experiencing the largest decline. All groups showed a significant reversal of an upward trend in the break-even yield, with the bottom decile group recording the greatest improvements. Both the return on assets and return on equity ratios continued their downward slide in 1984, with the lower 10 percentile groups slipping into negative returns.

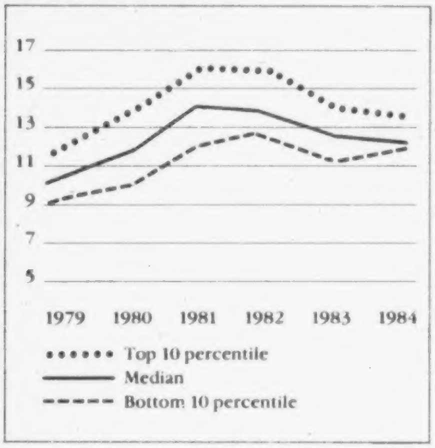
All U.S. Banks Net Interest Margin — 1979-1984



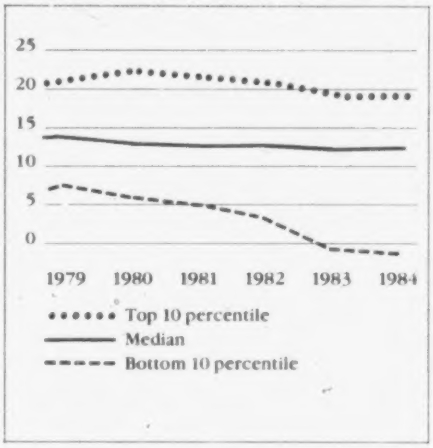
All U.S. Banks Break-Even Yield — 1979-1984



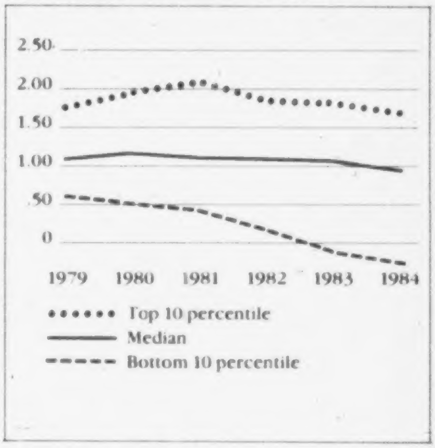
All U.S. Banks Yield on Earning Assets — 1979-1984



All U.S. Banks Return on Equity — 1979-1984



All U.S. Banks Return on Assets — Operating Income — 1979-1984



Ratio Definitions and Commentary*

Operating Ratios (as a percentage of average assets)

1. *Gross Interest Income on a Fully Taxable Equivalent Basis.* This ratio shows interest earned, on a fully taxable equivalent basis, to the total average assets for the year. High-performance banks are seldom found below the upper quartile for this important ratio. Interest income includes interest on loans, balances with other banks, Federal funds sold, U.S. Treasury securities, U.S. Government agency securities, obligations of state and political subdivisions on a fully taxable equivalent basis, other bonds and securities, dividends on stock, and income from direct lease financing. Fees on loans are also included in interest income.

2. *Interest Expense.* This ratio indicates the total interest expense on all interest-bearing liabilities. In general, the lower the interest expense ratio, the lower the break-even yield for the bank. Interest expense includes interest on savings deposits, time certificates of deposits of $100,000 or more, other time deposits, NOW and super NOW accounts, deposits in foreign offices, Federal funds purchased, other borrowed money, and subordinated notes and debentures.

3. *Net Interest Income.* This ratio is of critical importance because it measures management's ability to control the spread between interest income and the cost of funds. High-performing banks usually have a high interest margin. However, care should be taken when "wholesale banks" are compared to "retail banks." Wholesale banks generally have a lower net interest margin than retail banks because wholesale banks expect to serve large customers, to process larger volumes of transactions, and to achieve compensating economies in noninterest income. For these reasons, large money center banks are not directly comparable to community banks. This ratio is the numerical difference between ratios 1 and 2.

4. *Trust Income.* This ratio indicates the gross revenue contributed by the bank's trust department.

5. *Service Charges on Deposits.* This ratio reveals the contribution to ROA made by service charges on deposits.

6. *Other Noninterest Income.* This ratio indicates the contribution to ROA made by other sources of noninterest income such as lock box service charges, safe deposit charges, and other miscellaneous services.

7. *Security Gains/Losses.* Gains and losses in the security portfolio are reflected in this ratio.

8. *Salaries and Employee Benefits.* Wages and related employee benefits are the largest controllable expense of a bank. Careful monitoring and control of this item is critical.

9. *Occupancy.* Occupancy expenses are reported net of rental income. This ratio is a good indicator of a bank's investment in brick and mortar.

10. *Other Noninterest Expense.* This category contains any expenses not included in the previous noninterest expense categories.

11. *Tax Provision.* The cost of the tax provision that is subtracted from operating income is reflected in this account. Tax provisions vary widely among banks. Many banks are owned by holding companies that finance their stock holdings through debt securities. Since the interest on the debt is tax deductible for the holding company, the bank need not avail itself of the many tax shelters that other banks find advantageous.

12. *Return on Assets.* All preceding ratios have been components of this ratio. Return on assets is probably the most widely watched ratio for evaluating management performance. It relates profits to the assets under management's control. While it does not evaluate all phases of performance and has some limitations for comparative purposes, it tells the analyst more about performance than any other ratio. Banks of different asset sizes and geographic locations are subject to different regulatory and competitive environments. Therefore, most bankers prefer to compare their bank's ROA to specific banks rather than to a national group. The figure presented takes into account gains (losses) on security transactions and other extraordinary items.

13. *Return on Equity.* This is the only ratio in the series that is not calculated as a percentage of average total assets. It is a key ratio with which all bank stockholders are concerned. It measures the percentage return on average stockholders' equity. This ratio can vary considerably from bank to bank since it is substantially affected by the degree to which a bank is leveraged. A bank with a high ROE may show the high ROE because of a high ROA or a high degree of leverage.

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*The Appendix to this *Profile* provides formulas for the ratios in their simplest form for ease of use.

Yields and Rates

14. *Yield on Earning Assets.* This key ratio measures the productivity of earning assets. Tax-exempt income has been converted to a fully taxable equivalent basis in computing this ratio. Earning assets include all investment securities, loans net of unearned discount, direct lease financing, interest-bearing balances with banks, and Fed funds sold. Total income from these sources is then divided by total earning assets.

15. *Break-Even Yield.* This is a critical factor for all banks. It reflects the minimum yield necessary on the earning asset portfolio for a bank to obtain a zero profit. The factors contributing to a low break-even yield are low interest expense, close control of noninterest expenses, and a high rate of noninterest income.

16. *Yield on Loans.* This ratio measures a bank's yield on its total loan portfolio. It is affected by many factors, including loan mix, pricing strategy, regulatory constraints, and market conditions. The yield is calculated on the total loans outstanding net of unearned discount.

17. *Yield on Investment Securities.* This is the total tax equivalent yield on the investment portfolio. Interest on tax-exempt securities is adjusted by a factor of 1.85 to reflect the maximum Federal tax rate of 46%.

18. *Rate on Time and Savings.* This ratio reflects the total interest expense as a percentage of total interest-bearing deposits. It is affected by the mix of the deposit portfolio, regulatory constraints, pricing strategy, and competitive pressures.

19. *Rate on Total Interest Funds.* This ratio reflects the total interest expense as a percentage of total interest-bearing funds, including interest-bearing liabilities as well as Fed funds purchased and debt.

Asset Quality

20. *Loan Loss Provision.* This ratio indicates the total loan loss provision as a percentage of average total loans. It indicates management's ability to evaluate, monitor, and control credit risk.

21. *Gross Charge-Offs.* This ratio indicates the amount of loans actually charged off as uncollectible during the year. It is calculated as a percentage of average loans.

22. *Recoveries/Gross Charge-Offs.* This ratio indicates the total amount of previously charged-off loans that were recovered during the year. One must remember that a continuously high recovery ratio means either that management is charging off loans too quickly or that management is having difficulty in assessing credit risk in the initial lending evaluation.

23. *Net Charge-Offs.* This ratio depicts the ratio of gross charge-offs minus any recoveries for the year as a percentage of average loans.

24. *Earnings Coverage of Net Charge-Offs.* This coverage ratio indicates the ability of net income to absorb net charge-offs. The ratio can be high because of a low level of charge-offs or a high level of income.

Classified Loans (as a percentage of average loans)

25. *Past Due – More Than 90 Days.* This ratio indicates the percentage of total loans that are delinquent in their scheduled loan payments. It can be a forewarning of loans that are ripe for the nonaccrual portfolio and a possible charge-off in the future.

26. *Nonaccrual Loans.* This ratio indicates the percentage of the loan portfolio in which the bank has ceased to accrue interest income because of problems with a loan. Again, these loans would seem to be candidates for charge-off in the future should problems escalate.

27. *Renegotiated Loans.* This ratio shows the percentage of total loans in which terms of the lending agreement have been renegotiated because of problems with the account. These loans also bear watching, since they indicate a borrower's difficulty in servicing his current debt.

28. *Total Classified Loans.* This ratio indicates the ratio of total classified loans to total loans. It is an indicator of a portion of the portfolio subject to future losses.

29. *Total Classified Loans/Primary Capital.* This ratio indicates the total level of classified loans as a percentage of primary capital. It indicates possible capital impairment due to future loan losses.

30. *Loan Loss Reserve to Total Classified Loans.* Since the purpose of the loan loss reserve is to absorb future loan losses, it is critical that it be adequate to accommodate those loans with a higher than usual probability of default. These loans usually appear in the classified loan category. This ratio measures the adequacy of the reserve in light of those loans identified with a better than average probability of loss.

Interest Sensitivity

31. *Assets/Liabilities, 0-Three Months.* This ratio indicates the exposure to interest rate movements in the next three months. A positive gap indicates an exposure to falling rates, since more assets would reprice than liabilities. This ratio expresses this exposure as a percentage of total assets.

32. *Assets/Liabilities, Three-Six Months.* This ratio measures, as a percentage of average assets, a bank's exposure to rate movements in the next three to six months.

33. *Assets/Liabilities, Six-12 Months.* This ratio measures a bank's exposure to rate movements in the next six to 12 months.

34. *Assets/Liabilities, Over One Year.* This ratio measures a bank's exposure to rate movements beyond one year.

Liquidity

35. *Net Large Liabilities/Net Earnings Assets.* Large liabilities are usually the most expensive and volatile source of funds for a bank. This ratio calculates net large liabilities by subtracting short-term highly liquid assets from large liabilities to measure the net percentage of earning assets funded by these types of liabilities. It indicates the amount of the portfolio exposed to a somewhat volatile funding source.

36. *Liquid Assets to Large Liabilities.* Large liabilities are typically more rate sensitive and therefore less stable as a source of funds than "core deposits." Therefore, it is crucial for a bank to maintain sufficient liquidity to satisfy the needs of these large depositors. This ratio is only one measure of liquidity, since liquidity needs are peculiar to each bank. This ratio measures the bank's ability to meet the total needs of the large depositor. However, it should be tempered with the realization that all large deposits would not normally mature simultaneously.

37. *Core Deposits to Earning Assets.* This ratio measures the degree to which earning assets are funded with "core deposits," which have traditionally been the most stable source of funds for the industry. However, if these "core depositors" were to withdraw the funds in a short time, management could be in a bind since these funds are deployed in the earning asset portfolio.

38. *Brokered Deposits/Earning Assets.* Brokered deposits are purchased deposits that are usually high cost and somewhat more volatile. This ratio measures the ratio of earning assets funded by such deposits. A high ratio may indicate a bank's inability to gather deposits successfully within its traditional customer base.

Sources of Funds (as a percentage of average assets)

39. *Loans to Deposits.* This ratio measures the percentage of loans funded by bank deposits. The higher the loans to deposits ratio, the less dependent the bank on borrowed sources of funds. However, certain types of deposits can be high cost and somewhat volatile such as brokered deposits and large deposits over $100,000.

40. *Demand Deposits (IPC).* This ratio measures the percentage of loans funded by demand deposits. These deposits are the least expensive source of funds for a bank. However, in the last five years this source of funds has declined slowly and steadily.

41. *Total Demand Deposits.* This ratio includes public deposits as well as those of individuals, partnerships, and corporations.

42. *Savings Deposits.* This ratio measures the percentage of the loan portfolio funded by savings deposits, exclusive of time certificates. These deposits are generally the most stable over time.

43. *Time Deposits.* This ratio measures the amount of loans funded by time deposits. These deposits are generally of a higher cost than savings deposits and may be more volatile.

44. *Total Time and Savings Deposits.* This ratio measures the percentage of the loan portfolio funded by time and savings deposits. It shows the level of the portfolio funded with interest-bearing deposits.

45. *Memo: Time Deposits Over $100,000.* This ratio depicts the average large liabilities as a percentage of average earning assets. These liabilities are usually higher cost and more volatile than savings deposits.

46. *Foreign Deposits.* This ratio indicates the ratio of foreign deposits used to fund earning assets. These deposits are held in overseas branches and are usually a more volatile funding source.

47. *Total Deposits.* This ratio shows the portion of the earning asset portfolio funded through customer deposits—foreign and domestic, interest-bearing and noninterest-bearing.

48. *Fed Funds Purchased and Reverse Repos.* This ratio shows the percentage and use of Fed funds and reverse repurchase agreements used as a funding vehicle.

49. *Borrowings.* This ratio indicates the percentage of debt used as a funding source.

Uses of Funds

50. *Fed Funds Sold.* This ratio indicates the percentage of Fed funds sold and repurchase agreements as a percentage of average earning assets.

51. *Investment Securities.* This ratio shows the total of investments to earning assets of the institution and is an indication of management's investment policy. Investments are usually less risky and may offer lower yields. However, tax-free investment yields should be evaluated on a tax equivalent basis.

52. *Total Loans.* This ratio shows total loans, net of unearned discount, as a percentage of average earning assets.

53. *Memo: Commercial and Industrial Loans.* This ratio shows the percentage of commercial and industrial loans to earning assets. Here, as with the following ratios, the analyst can get a feel for management's lending strategy, i.e., ascertaining if there is a concentration of the earning asset portfolio in a particular industry segment, hence a consequent exposure.

54. *Memo: Real Estate Loans.* This ratio indicates the total percentage of real estate loans to earning assets. Included in this category of loans are those for one-to-four-unit residential properties; multifamily structures; those secured by farm land, nonfarm, and nonresidential structures; and construction and land development loans.

55. *Memo: Personal Loans.* This ratio shows the percentage of personal loans to earning assets. This ratio can give the analyst a feel for a bank's principal lending strategy, commercial or retail. Included in this category of loans are those to individuals for household, family, and other personal expenditures.

56. *Memo: Agricultural Loans.* This ratio gives the percentage of agricultural loans to earning assets. As with the other ratios, it can indicate a bank's orientation.

57. *Memo: Foreign Loans.* This ratio shows the percentage of foreign loans to earning assets.

58. *Earning Assets Ratio.* This critical ratio indicates the percentage of total assets employed in an earning mode. Generally, high-performing banks have a high earning assets ratio. This ratio, when coupled with the yield on earning assets, determines a bank's gross interest income.

59. *Cash and Due-From.* This ratio indicates the level of cash and due-from bank items to total average assets.

Capital Position

60. *Effective Tax Rate – Net Income.* This ratio indicates the percentage of net income that is accrued or paid out in income taxes.

61. *Cash Dividends to Net Income.* This ratio indicates the percentage of net income that has been paid out to stockholders in the form of dividends. Reciprocally, it reveals a bank's capital retention rate.

62. *Internal Capital Formation Ratio.* This ratio discloses the level of asset growth that may be sustained by a bank without causing a deterioration in the capital to assets ratio. In general, a bank whose assets are growing rapidly will need to maintain a higher portion of net income in the corporation to maintain the capital to assets ratio.

63. *Equity Capital to Total Assets.* Capital notes and debentures are excluded from this ratio. Only stockholders' equity capital is included. Equity capital includes preferred stock, undivided profits, reserves for contingencies, and other capital reserves. The ratio indicates the degree to which total assets are financed by a bank's shareholders. Generally, the larger the bank, the lower the equity capital/total assets ratio.

64. *Primary Capital to Average Assets.* Primary capital consists of equity capital plus loan loss reserves. This ratio shows these as a percentage of average total assets.

Growth Statistics

65. *Net Income – Five Year.* This ratio discloses as a percentage the rate of growth in net income from 1979 to 1984.

66. *Net Income – One Year.* This ratio shows the rate of growth in net income from 1983 to 1984.

67. *Average Assets – Five Year.* This ratio discloses the rate of growth in average assets from 1979 to 1984.

68. *Average Assets – One Year.* This ratio shows the rate of growth in average assets from 1983 to 1984.

Off-Balance Sheet Items

69. *Loan Commitments.* This ratio discloses the percentage of assets committed to contingent fundings by a bank. In normal circumstances, these fundings would not be requested by the borrower, and many are seasonal in nature. Loan commitment fees are a good source of noninterest income for the healthy commercial bank. Although the level of commitments is a management decision, it should be monitored closely.

70. *Other Commitments and Contingencies.* This ratio measures contingencies other than those in the loan area. Included in this category are futures contracts, agreements to participate, when-issued securities, standby and commercial letters of credit, commitments to purchase securities and currency, participation in acceptances, securities borrowed and lent, and other significant items.

Profit Distribution Profile 1984 Resource Class 2 Based on 4060 Banks

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.10	10.63	11.14	11.65	12.16
2	INTEREST EXPENSE*	7.71	7.32	6.87	6.26	5.48
3	NET INTEREST INCOME (FTE)	3.28	3.74	4.29	4.93	5.67
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.09	.18	.33	.60	.93
6	OTHER NONINTEREST INCOME	.06	.11	.20	.35	.57
7	SECURITIES GAINS (LOSSES)	-.05	.00	.00	.01	.08
8	SALARIES & EMPLOYEE BENEFITS*	2.63	2.11	1.69	1.36	1.12
9	OCCUPANCY EXPENSES*	1.05	.70	.46	.30	.20
10	OTHER NONINTEREST EXPENSE*	2.07	1.54	1.12	.82	.61
11	TAX PROVISION*	.67	.41	.14	.00	-.10
12	RETURN ON ASSETS--NET INCOME	-.93	.36	.92	1.33	1.73
13	RETURN ON EQUITY--NET INCOME	-9.52	3.80	10.11	14.12	17.43
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.15	11.67	12.23	12.90	13.67
15	BREAK EVEN YIELD*	12.42	11.31	10.46	9.75	9.11
16	YIELD ON LOANS	12.42	13.14	13.82	14.56	15.35
17	YIELD ON INVESTMENT SEC. (FTE)	8.83	9.71	10.40	11.02	11.66
18	RATE ON TIME & SAVINGS DEPOSITS*	9.97	9.56	9.15	8.74	8.26
19	RATE ON TOTAL INTEREST FUNDS*	9.97	9.57	9.15	8.74	8.27
Asset Quality Loan Losses **(% of Average Loans)**						
20	LOAN LOSS PROVISION*	3.15	1.53	.73	.28	.00
21	GROSS CHARGE OFFS*	3.07	1.56	.65	.20	.02
22	RECOVERIES / GROSS CHARGE OFFS	.00	2.97	12.46	33.33	76.00
23	NET CHARGE OFFS*	2.67	1.29	.50	.10	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.50	1.31	3.45	9.41	29.37
Classified Loans **(% of Average Loans)**						
25	PAST DUE >90 DAYS*	3.68	2.17	1.05	.35	.05
26	NONACCRUAL*	3.11	1.40	.24	.00	.00
27	RENEGOTIATED*	.30	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.54	3.84	1.68	.68	.13
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	40.14	21.54	9.66	3.01	.51
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	15.37	25.37	49.65	116.95	324.26
Interest Sensitivity **(% of Average Loans)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	-3.41	2.52	9.93	20.37	32.29
32	ASSETS LESS LIABILITIES 3-6 MOS.	-10.21	-6.57	-2.71	1.37	5.49
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.42	.56	4.06	8.15	11.94
34	ASSETS LESS LIABILITIES >1 YR.	10.67	18.43	28.06	37.95	46.68
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	21.03	7.37	-2.90	-12.42	-24.42
36	LIQUID ASSETS / LARGE LIABILITIES	42.62	81.84	164.79	355.52	677.30
37	CORE DEPOSITS / EARNING ASSETS	69.06	81.63	88.79	93.37	96.94
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds **(% of Earning Assets)**						
39	LOANS TO DEPOSITS	37.33	48.03	59.59	69.58	77.39
40	DEMAND DEPOSITS--IPC	7.69	9.84	13.04	17.91	23.19
41	TOTAL DEMAND DEPOSITS	8.89	11.34	14.85	19.91	26.18
42	SAVINGS DEPOSITS (IPC)	17.21	22.08	27.83	34.58	41.73
43	TIME DEPOSITS (IPC)	35.59	44.65	53.04	59.80	64.82
44	TOTAL TIME & SAVINGS DEPOSITS	59.45	66.04	71.63	76.48	80.42
45	MEMO: TIME DEPOSITS OVER 100M*	26.68	15.24	7.42	3.36	1.42
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.61	94.03	97.18	100.33	103.93
48	FED FUNDS PURCHASED & REV. REPOS*	1.80	.52	.00	.00	.00
49	BORROWINGS*	2.78	1.03	.15	.00	.00
Use of Funds **(% of Earning Assets)**						
50	FED FUNDS SOLD & REPOS	1.15	2.57	4.91	8.51	14.71
51	INVESTMENT SECURITIES	11.61	20.92	31.46	43.13	54.02
52	TOTAL LOANS NET OF UNEARNED DISC.	35.55	46.16	58.29	68.40	76.27
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.08	5.59	10.01	17.20	27.07
54	MEMO: REAL ESTATE LOANS	4.47	9.07	16.34	25.30	33.16
55	MEMO: PERSONAL LOANS	3.84	6.46	11.10	17.97	25.95
56	MEMO: AGRICULTURAL LOANS	.00	.47	6.06	18.88	32.30
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.42	88.60	91.26	93.05	94.33
59	NONINT. CASH & DUE / AVG. ASSETS	3.06	3.90	5.12	6.83	8.94
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	41.27	30.53	16.80	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	13.75	39.20	79.84
62	INTERNAL CAPITAL FORMATION RATE	-11.25	.17	6.13	10.48	13.69
63	EQUITY CAPITAL / AVERAGE ASSETS	6.72	7.62	9.02	11.06	14.35
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.33	8.16	9.56	11.61	14.85
Growth Statistics						
65	NET INCOME (1 YR)	-103.12	-32.07	1.06	40.84	141.79
66	NET INCOME (5 YR COMPOUND)	-105.15	-76.36	79.51	58.29	114.02
67	AVERAGE ASSETS (1 YR)	-.11	3.84	8.24	14.12	26.48
68	AVERAGE ASSETS (5 YR COMPOUND)	76.52	83.77	89.54	95.79	103.47
Off Balance Sheet Commitments **and Contingencies** **(% of Average Assets)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.05	.83	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.26	.42	.04	.00	.00

Bank Administration Institute

Profit Distribution Profile 1984 Resource Class 1 Based on 1475 Banks

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	6.72	10.15	11.08	11.74	12.32
2	INTEREST EXPENSE*	7.57	7.11	6.59	5.02	1.44
3	NET INTEREST INCOME (FTE)	2.89	3.89	4.62	5.49	6.59
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.01	.11	.27	.54	.87
6	OTHER NONINTEREST INCOME	.03	.09	.20	.40	.75
7	SECURITIES GAINS (LOSSES)	-.02	.00	.00	.00	.06
8	SALARIES & EMPLOYEE BENEFITS*	3.71	2.75	2.09	1.59	1.25
9	OCCUPANCY EXPENSES*	1.61	.93	.54	.30	.17
10	OTHER NONINTEREST EXPENSE*	2.96	1.91	1.28	.91	.65
11	TAX PROVISION*	.69	.34	.06	.00	-.12
12	RETURN ON ASSETS--NET INCOME	-3.32	-.53	.78	1.38	1.95
13	RETURN ON EQUITY--NET INCOME	-15.14	-2.82	6.58	12.25	16.32

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	8.31	11.31	12.17	12.92	13.73
15	BREAK EVEN YIELD*	13.82	11.77	10.32	9.53	7.56
16	YIELD ON LOANS	9.54	12.73	13.75	14.65	15.76
17	YIELD ON INVESTMENT SEC. (FTE)	7.00	9.51	10.57	11.41	12.50
18	RATE ON TIME & SAVINGS DEPOSITS*	9.89	9.46	8.93	8.16	4.62
19	RATE ON TOTAL INTEREST FUNDS*	9.90	9.45	8.92	8.17	6.81

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	3.49	1.71	.72	.15	.00
21	GROSS CHARGE OFFS*	3.45	1.62	.53	.00	.00
22	RECOVERIES / GROSS CHARGE OFFS	.00	.00	9.09	30.00	70.00
23	NET CHARGE OFFS*	3.03	1.30	.38	.00	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-4.65	.69	2.54	7.56	21.58

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	4.28	2.34	.86	.05	.00
26	NONACCRUAL*	2.52	.82	.00	.00	.00
27	RENEGOTIATED*	.10	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.63	3.63	1.39	.19	.00
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	36.59	17.15	5.33	.37	.00
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	9.62	21.43	44.74	112.66	305.00

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-2.24	4.71	13.81	26.98	44.49
32	ASSETS LESS LIABILITIES 3-6 MOS.	-10.01	-5.06	-.60	4.38	10.27
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.42	.32	4.06	8.67	13.19
34	ASSETS LESS LIABILITIES >1 YR.	3.23	11.34	22.22	34.56	44.63

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	18.55	5.00	-5.53	-16.37	-37.10
36	LIQUID ASSETS / LARGE LIABILITIES	41.67	95.39	203.79	515.25	1502.60
37	CORE DEPOSITS / EARNING ASSETS	47.70	75.61	87.28	93.38	97.60
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	30.34	44.86	58.21	70.00	79.78
40	DEMAND DEPOSITS--IPC	6.33	10.13	14.02	19.31	26.33
41	TOTAL DEMAND DEPOSITS	7.81	11.77	16.00	21.64	30.03
42	SAVINGS DEPOSITS (IPC)	10.69	18.06	24.65	32.11	39.63
43	TIME DEPOSITS (IPC)	19.85	38.87	51.58	59.51	65.16
44	TOTAL TIME & SAVINGS DEPOSITS	40.07	57.33	67.33	73.30	78.68
45	MEMO: TIME DEPOSITS OVER 100M*	26.71	15.11	6.67	2.04	.00
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	72.26	90.55	95.35	99.18	102.53
48	FED FUNDS PURCHASED & REV. REPOS*	1.27	.14	.00	.00	.00
49	BORROWINGS*	2.17	.62	.00	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.37	3.29	6.52	13.97	27.99
51	INVESTMENT SECURITIES	5.32	16.66	29.14	43.75	56.52
52	TOTAL LOANS NET OF UNEARNED DISC.	25.57	40.42	54.00	67.24	75.81
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	1.29	4.15	8.53	15.06	24.06
54	MEMO: REAL ESTATE LOANS	1.33	5.39	11.72	20.99	30.99
55	MEMO: PERSONAL LOANS	2.08	5.28	9.35	15.39	23.37
56	MEMO: AGRICULTURAL LOANS	.00	.54	8.81	22.51	36.05
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	81.96	86.89	90.57	93.33	94.95
59	NONINT. CASH & DUE / AVG. ASSETS	3.12	4.15	5.60	7.91	10.74

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	40.68	26.41	12.79	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	31.25	78.28
62	INTERNAL CAPITAL FORMATION RATE	-17.46	-5.67	3.43	8.77	12.84
63	EQUITY CAPITAL / AVERAGE ASSETS	7.30	8.60	11.02	17.04	36.43
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.93	9.20	11.56	17.53	26.59

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-136.37	-36.67	4.96	66.67	184.07
66	NET INCOME (5 YR COMPOUND)	-112.36	-66.74	70.38	94.96	110.05
67	AVERAGE ASSETS (1 YR)	-3.65	1.66	6.28	12.22	23.07
68	AVERAGE ASSETS (5 YR COMPOUND)	66.56	77.82	86.20	92.95	101.00

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	2.10	.00	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.94	.11	.00	.00	.00

Profit Distribution Profile 1984 Resource Class 4 Based on 2734 Banks

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.67	10.42	10.81	11.25	11.74
2	INTEREST EXPENSE*	7.62	7.26	6.83	6.32	5.76
3	NET INTEREST INCOME (FTE)	3.12	3.49	4.00	4.80	5.28
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.13	.21	.35	.56	.80
6	OTHER NONINTEREST INCOME	.10	.14	.22	.35	.55
7	SECURITIES GAINS (LOSSES)	-.08	-.01	.00	.01	.08
8	SALARIES & EMPLOYEE BENEFITS*	2.19	1.92	1.50	1.25	1.07
9	OCCUPANCY EXPENSES*	.84	.61	.44	.31	.22
10	OTHER NONINTEREST EXPENSE*	1.69	1.25	1.00	.79	.64
11	TAX PROVISION*	.65	.41	.19	.00	-.13
12	RETURN ON ASSETS--NET INCOME	.22	.71	1.03	1.32	1.68
13	RETURN ON EQUITY--NET INCOME	3.12	9.28	12.87	16.07	19.56

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.99	11.39	11.86	12.41	13.12
15	BREAK EVEN YIELD*	11.22	10.59	10.03	9.56	3.13
16	YIELD ON LOANS	12.22	12.76	13.39	14.04	14.68
17	YIELD ON INVESTMENT SEC. (FTE)	8.31	5.16	9.61	10.38	10.96
18	RATE ON TIME & SAVINGS DEPOSITS*	9.81	9.45	9.11	8.72	8.32
19	RATE ON TOTAL INTEREST FUNDS*	9.81	9.45	9.10	8.72	8.35

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.02	1.05	.54	.28	.12
21	GROSS CHARGE OFFS*	2.13	1.06	.54	.24	.11
22	RECOVERIES / GROSS CHARGE OFFS	3.31	8.07	17.65	37.02	66.14
23	NET CHARGE OFFS*	1.63	.87	.39	.16	.04
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.82	2.40	5.57	12.93	30.24

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.67	1.67	.87	.41	.15
26	NONACCRUAL*	2.81	1.49	.60	.15	.00
27	RENEGOTIATED*	.42	.04	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.37	3.22	1.81	.94	.42
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	36.32	21.14	11.22	5.34	2.25
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	19.77	31.15	54.00	103.28	229.66

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-3.30	2.55	9.70	19.60	29.22
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.51	-6.66	-3.72	-.25	2.66
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.79	.67	3.51	6.52	9.73
34	ASSETS LESS LIABILITIES >1 YR.	17.16	25.24	33.36	42.68	50.57

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	23.44	11.50	.57	-6.47	-13.02
36	LIQUID ASSETS / LARGE LIABILITIES	40.01	68.71	126.71	233.52	405.21
37	CORE DEPOSITS / EARNING ASSETS	70.55	79.91	87.20	92.16	95.84
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	41.51	50.64	59.98	69.35	76.54
40	DEMAND DEPOSITS--IPC	8.71	11.09	14.40	19.26	24.56
41	TOTAL DEMAND DEPOSITS	10.10	12.73	16.53	21.71	27.67
42	SAVINGS DEPOSITS (IPC)	20.26	24.60	30.30	37.08	43.35
43	TIME DEPOSITS (IPC)	32.39	41.08	49.48	56.14	61.27
44	TOTAL TIME & SAVINGS DEPOSITS	60.61	66.59	71.56	76.09	79.35
45	MEMO: TIME DEPOSITS OVER 100M*	26.76	17.10	9.39	4.95	2.61
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.35	95.11	97.68	100.72	103.28
48	FED FUNDS PURCHASED & RCV. REPOS*	4.12	1.50	.24	.00	.00
49	BORROWINGS*	5.28	2.45	.52	.13	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.92	2.00	3.56	7.07	11.64
51	INVESTMENT SECURITIES	15.51	22.96	32.47	41.69	50.99
52	TOTAL LOANS NET OF UNEARNED DISC.	40.10	49.23	58.28	68.26	76.24
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.08	8.31	13.25	20.66	29.76
54	MEMO: REAL ESTATE LOANS	9.63	15.01	21.69	26.85	35.98
55	MEMO: PERSONAL LOANS	5.61	6.51	12.37	17.58	23.79
56	MEMO: AGRICULTURAL LOANS	.00	.00	.76	5.44	14.88
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.22	89.52	91.36	92.87	93.92
59	NONINT. CASH & DUE / AVG. ASSETS	3.32	4.05	5.19	6.65	8.32

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	40.03	30.15	17.80	4.78	-.29
61	CASH DIVIDEND / NET INCOME	.00	9.32	27.16	46.15	92.76
62	INTERNAL CAPITAL FORMATION RATE	-2.76	3.79	8.27	11.70	14.95
63	EQUITY CAPITAL / AVERAGE ASSETS	5.06	6.80	7.78	9.02	10.50
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.61	7.34	8.34	9.56	10.98

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-56.55	-13.30	7.25	20.14	35.48
66	NET INCOME (5 YR COMPOUND)	-90.01	48.61	86.57	100.85	115.09
67	AVERAGE ASSETS (1 YR)	1.51	5.16	9.23	14.45	24.03
68	AVERAGE ASSETS (5 YR COMPOUND)	78.53	65.12	91.14	58.10	107.45

Off Balance Sheet Commitments
and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	6.66	2.83	.26	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.02	.97	.34	.08	.00

Bank Administration Institute

Profit Distribution Profile 1984 Resource Class 3 Based on 3760 Banks

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.12	10.52	10.95	11.42	11.88
2	INTEREST EXPENSE*	7.70	7.33	6.90	6.34	5.77
3	NET INTEREST INCOME (FTE)	3.17	3.57	4.08	4.68	5.38
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.10	.15	.24	.37	.89
6	OTHER NONINTEREST INCOME	.08	.12	.20	.32	.52
7	SECURITIES GAINS (LOSSES)	-.07	.00	.00	.01	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.29	1.87	1.53	1.25	1.04
9	OCCUPANCY EXPENSES*	.89	.62	.43	.25	.20
10	OTHER NONINTEREST EXPENSE*	1.79	1.36	1.03	.75	.62
11	TAX PROVISION*	.68	.43	.18	.00	-.11
12	RETURN ON ASSETS--NET INCOME	-.07	.82	1.02	1.39	1.67
13	RETURN ON EQUITY--NET INCOME	-.37	7.45	11.75	15.10	18.46

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.10	11.51	12.01	12.55	13.29
15	BREAK EVEN YIELD*	11.63	10.80	10.16	9.62	9.09
16	YIELD ON LOANS	12.32	12.96	13.57	14.26	14.57
17	YIELD ON INVESTMENT SEC. (FTE)	8.71	9.43	10.09	10.64	11.18
18	RATE ON TIME & SAVINGS DEPOSITS*	9.91	9.54	9.15	8.76	8.39
19	RATE ON TOTAL INTEREST FUNDS*	9.91	9.55	9.15	8.75	8.38

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.57	1.31	.66	.30	.08
21	GROSS CHARGE OFFS*	2.63	1.33	.63	.26	.09
22	RECOVERIES / GROSS CHARGE OFFS	1.25	5.56	14.56	34.21	66.26
23	NET CHARGE OFFS*	2.22	1.05	.47	.16	.02
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.54	1.90	4.69	11.55	32.75

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.12	1.94	1.02	.42	.13
26	NONACCRUAL*	3.18	1.54	.57	.05	.00
27	RENEGOTIATED*	.19	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.94	3.36	1.56	.92	.31
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	36.27	21.90	11.00	4.94	1.46
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	19.12	28.24	48.25	57.66	247.22

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-3.59	1.98	10.06	19.57	29.90
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.94	-6.75	-3.35	.31	4.11
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.28	.79	3.91	7.40	10.89
34	ASSETS LESS LIABILITIES >1 YR.	13.62	21.95	30.94	40.64	49.29

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	21.30	8.97	-1.42	-10.06	-20.26
36	LIQUID ASSETS / LARGE LIABILITIES	44.14	78.75	152.41	266.85	508.39
37	CORE DEPOSITS / EARNING ASSETS	72.29	81.81	88.48	92.95	96.42
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	40.29	49.67	60.18	68.92	76.29
40	DEMAND DEPOSITS--IPC	7.79	10.07	13.48	18.34	24.38
41	TOTAL DEMAND DEPOSITS	9.13	11.61	15.34	20.75	27.41
42	SAVINGS DEPOSITS (IPC)	19.08	23.54	29.11	35.97	43.11
43	TIME DEPOSITS (IPC)	33.73	43.34	51.54	58.44	63.07
44	TOTAL TIME & SAVINGS DEPOSITS	60.89	66.84	72.31	76.41	79.83
45	MEMO: TIME DEPOSITS OVER 100M*	25.39	15.45	8.21	4.06	2.08
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.08	94.61	97.52	100.60	103.95
48	FED FUNDS PURCHASED & REV. REPOS*	2.51	.73	.00	.00	.00
49	BORROWINGS*	3.56	1.51	.41	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.55	2.21	4.22	7.72	12.64
51	INVESTMENT SECURITIES	14.14	22.60	32.50	42.95	52.63
52	TOTAL LOANS NET OF UNEARNED DISC.	38.41	47.88	58.52	67.93	75.90
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.59	6.82	11.17	18.74	28.35
54	MEMO: REAL ESTATE LOANS	6.97	12.72	20.13	29.16	35.20
55	MEMO: PERSONAL LOANS	4.79	7.55	11.82	17.78	25.04
56	MEMO: AGRICULTURAL LOANS	.00	.11	2.86	11.47	23.95
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.65	89.06	91.42	93.03	94.12
59	NONINT. CASH & DUE / AVG. ASSETS	3.12	3.91	5.09	6.62	8.74

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	42.07	31.33	18.15	4.51	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	21.76	45.35	95.89
62	INTERNAL CAPITAL FORMATION RATE	-6.91	2.60	7.59	11.18	14.36
63	EQUITY CAPITAL / AVERAGE ASSETS	6.35	7.16	8.35	9.93	11.81
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.93	7.72	8.87	10.48	12.32

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-72.29	-22.54	3.51	29.53	100.09
66	NET INCOME (5 YR COMPOUND)	-97.57	-61.84	83.67	95.42	113.24
67	AVERAGE ASSETS (1 YR)	.55	4.47	8.47	14.26	24.52
68	AVERAGE ASSETS (5 YR COMPOUND)	77.56	84.33	90.04	96.13	105.28

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.86	1.74	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.67	.67	.19	.00	.00

Bank Administration Institute

Profit Distribution Profile 1984 Resource Class 6 Based on 484 Banks

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	9.84	10.29	10.81	11.36	12.21
2	INTEREST EXPENSE*	7.82	7.15	6.65	6.12	5.68
3	NET INTEREST INCOME (FTE)	2.98	3.62	4.24	4.94	5.47
4	TRUST INCOME	.00	.09	.20	.33	.52
5	SERVICE CHGS. ON DEPOSITS	.10	.16	.28	.44	.62
6	OTHER NONINTEREST INCOME	.17	.30	.48	.76	1.26
7	SECURITIES GAINS (LOSSES)	-.07	-.01	.00	.01	.05
8	SALARIES & EMPLOYEE BENEFITS*	2.35	2.02	1.70	1.37	1.05
9	OCCUPANCY EXPENSES*	.86	.71	.53	.36	.23
10	OTHER NONINTEREST EXPENSE*	1.93	1.47	1.14	.85	.68
11	TAX PROVISION*	.52	.31	.15	.01	-.14
12	RETURN ON ASSETS--NET INCOME	.33	.58	.89	1.13	1.36
13	RETURN ON EQUITY--NET INCOME	5.53	10.21	14.13	17.53	20.30
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.45	11.89	12.39	12.95	13.72
15	BREAK EVEN YIELD*	11.42	10.68	10.20	9.68	9.14
16	YIELD ON LOANS	11.97	12.43	12.92	13.57	14.57
17	YIELD ON INVESTMENT SEC. (FTE)	10.67	11.97	13.46	15.95	18.78
18	RATE ON TIME & SAVINGS DEPOSITS*	13.15	10.13	9.21	8.72	8.31
19	RATE ON TOTAL INTEREST FUNDS*	12.48	10.12	9.37	8.81	8.40
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	1.68	.94	.61	.40	.28
21	GROSS CHARGE OFFS*	1.84	.94	.55	.34	.20
22	RECOVERIES / GROSS CHARGE OFFS	7.58	14.50	23.47	36.21	54.47
23	NET CHARGE OFFS*	1.59	.75	.39	.21	.11
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.38	2.71	5.34	10.05	18.09
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	1.37	.83	.48	.26	.12
26	NONACCRUAL*	3.72	2.18	1.20	.57	.24
27	RENEGOTIATED*	.65	.34	.10	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.01	3.28	2.10	1.21	.74
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	50.43	30.32	17.50	9.67	5.12
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	25.76	38.14	55.68	94.36	184.95
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	-.07	5.84	11.70	18.40	23.18
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.62	-4.18	-1.50	.07	1.84
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.49	.18	1.55	3.56	5.81
34	ASSETS LESS LIABILITIES >1 YR.	13.18	20.44	27.84	35.06	41.85
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	56.53	39.12	21.84	6.40	-4.28
36	LIQUID ASSETS / LARGE LIABILITIES	19.77	33.69	53.25	89.85	150.31
37	CORE DEPOSITS / EARNING ASSETS	39.63	58.65	75.19	86.28	91.36
38	BROKERED DEPOSITS / EARNING ASSETS*	3.88	.32	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	55.33	64.59	72.58	82.98	89.80
40	DEMAND DEPOSITS--IPC	10.24	13.59	17.55	21.31	25.19
41	TOTAL DEMAND DEPOSITS	12.38	17.15	21.78	27.14	31.83
42	SAVINGS DEPOSITS (IPC)	11.42	19.42	27.70	35.74	40.85
43	TIME DEPOSITS (IPC)	23.29	29.61	36.82	43.12	50.95
44	TOTAL TIME & SAVINGS DEPOSITS	41.06	50.38	60.39	67.57	73.04
45	MEMO: TIME DEPOSITS OVER 100M*	35.03	22.19	12.18	7.42	4.50
46	DEPOSITS IN FOREIGN OFFICES*	14.79	3.15	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	78.87	86.47	92.86	97.45	100.52
48	FED FUNDS PURCHASED & REV. REPOS*	21.88	15.50	9.65	4.98	2.08
49	BORROWINGS*	26.79	19.41	12.01	6.38	3.36
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	.80	1.87	4.36	7.77	11.81
51	INVESTMENT SECURITIES	9.24	14.21	19.84	26.74	34.25
52	TOTAL LOANS NET OF UNEARNED DISC.	50.51	59.29	66.99	74.96	81.17
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	10.92	14.97	20.50	26.76	32.95
54	MEMO: REAL ESTATE LOANS	7.94	13.05	18.47	23.92	29.81
55	MEMO: PERSONAL LOANS	4.00	8.34	13.41	18.75	25.20
56	MEMO: AGRICULTURAL LOANS	.00	.01	.15	.62	2.11
57	MEMO: FOREIGN LOANS	.00	.00	.24	3.58	10.61
58	EARNING ASSETS / AVERAGE ASSETS	81.72	84.53	87.42	90.27	92.50
59	NONINT. CASH & DUE / AVG. ASSETS	4.46	5.66	7.71	9.83	12.85
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	38.35	28.46	16.77	4.77	-10.40
61	CASH DIVIDEND / NET INCOME	.00	20.47	37.16	54.78	74.92
62	INTERNAL CAPITAL FORMATION RATE	.09	4.66	7.99	11.14	14.42
63	EQUITY CAPITAL / AVERAGE ASSETS	4.84	5.33	6.01	6.82	8.35
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.32	5.93	6.60	7.45	8.95
Growth Statistics						
65	NET INCOME (1 YR)	-28.78	5.82	18.77	44.80	132.89
66	NET INCOME (5 YR COMPOUND)	-81.19	71.34	92.15	106.80	122.18
67	AVERAGE ASSETS (1 YR)	-1.57	4.00	9.32	16.74	33.31
68	AVERAGE ASSETS (5 YR COMPOUND)	75.44	83.58	91.71	100.37	115.41
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	31.94	20.18	11.22	3.61	.36
70	OTHER COMMITMENTS & CONTINGENCIES*	12.47	4.89	2.36	1.04	.42

Bank Administration Institute

Profit Distribution Profile 1984 Resource Class 5 Based on 1951 Banks

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.29	10.65	11.15	11.63	12.13
2	INTEREST EXPENSE*	7.48	7.13	6.72	6.26	5.80
3	NET INTEREST INCOME (FTE)	3.54	3.97	4.42	5.03	5.65
4	TRUST INCOME	.00	.00	.01	.15	.31
5	SERVICE CHGS. ON DEPOSITS	.14	.22	.24	.30	.69
6	OTHER NONINTEREST INCOME	.10	.15	.24	.38	.62
7	SECURITIES GAINS (LOSSES)	-.07	-.01	.00	.01	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.16	1.81	1.53	1.31	1.11
9	OCCUPANCY EXPENSES*	.81	.61	.46	.34	.26
10	OTHER NONINTEREST EXPENSE*	1.73	1.37	1.03	.82	.68
11	TAX PROVISION*	.65	.41	.20	.03	-.12
12	RETURN ON ASSETS--NET INCOME	.34	.74	1.02	1.25	1.59
13	RETURN ON EQUITY--NET INCOME	4.39	10.37	13.90	17.40	21.20
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.40	11.86	12.37	12.91	13.55
15	BREAK EVEN YIELD*	11.20	10.54	10.01	9.53	9.10
16	YIELD ON LOANS	12.11	12.60	13.17	13.75	14.43
17	YIELD ON INVESTMENT SEC. (FTE)	9.53	10.57	11.68	12.96	14.56
18	RATE ON TIME & SAVINGS DEPOSITS*	9.78	9.38	8.98	8.64	8.33
19	RATE ON TOTAL INTEREST FUNDS*	9.78	9.40	9.00	8.65	8.37
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	1.67	.87	.51	.25	.12
21	GROSS CHARGE OFFS*	1.78	.85	.44	.23	.12
22	RECOVERIES / GROSS CHARGE OFFS	4.76	10.04	20.89	38.73	67.72
23	NET CHARGE OFFS*	1.49	.70	.33	.14	.04
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.04	2.84	6.31	14.36	29.45
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	1.59	1.25	.67	.30	.12
26	NONACCRUAL*	2.99	1.55	.72	.28	.05
27	RENEGOTIATED*	.56	.17	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.84	3.04	1.70	.87	.47
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	35.60	22.04	12.14	5.66	2.61
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	24.69	35.78	60.59	116.15	241.08
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	-.88	4.94	11.37	19.15	27.22
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.41	-5.93	-3.21	-.64	1.89
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.19	.85	3.16	5.80	8.44
34	ASSETS LESS LIABILITIES >1 YR.	19.29	25.65	33.46	40.95	48.40
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	32.83	19.09	5.28	-4.79	-14.71
36	LIQUID ASSETS / LARGE LIABILITIES	33.76	55.35	96.10	166.58	270.46
37	CORE DEPOSITS / EARNING ASSETS	65.38	76.55	85.28	91.11	95.14
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	45.89	54.96	64.05	72.42	78.94
40	DEMAND DEPOSITS--IPC	9.72	12.30	15.74	20.26	24.60
41	TOTAL DEMAND DEPOSITS	11.32	14.35	18.25	23.25	28.61
42	SAVINGS DEPOSITS (IPC)	20.81	25.66	32.00	36.04	43.57
43	TIME DEPOSITS (IPC)	29.78	38.03	45.64	52.20	58.43
44	TOTAL TIME & SAVINGS DEPOSITS	59.11	64.85	70.15	74.67	78.42
45	MEMO: TIME DEPOSITS OVER 100M*	30.43	15.95	10.37	5.73	3.22
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.19	94.19	97.37	100.13	102.81
48	FED FUNDS PURCHASED & REV. REPOS*	9.42	5.02	1.84	.26	.00
49	BORROWINGS*	11.00	6.45	2.56	1.08	.27
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	.86	1.87	3.72	6.85	11.79
51	INVESTMENT SECURITIES	14.78	20.63	29.38	37.05	46.67
52	TOTAL LOANS NET OF UNEARNED DISC.	43.53	53.10	62.10	70.54	77.75
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.71	11.20	16.95	24.03	32.05
54	MEMO: REAL ESTATE LOANS	11.25	16.45	22.35	29.18	35.65
55	MEMO: PERSONAL LOANS	5.69	8.98	13.04	18.63	24.97
56	MEMO: AGRICULTURAL LOANS	.00	.00	.14	1.71	6.52
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.04
58	EARNING ASSETS / AVERAGE ASSETS	86.22	88.59	90.56	92.16	93.63
59	NONINT. CASH & DUE / AVG. ASSETS	3.57	4.62	5.87	7.49	9.31
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	39.30	29.80	19.18	6.48	-2.38
61	CASH DIVIDEND / NET INCOME	.00	15.66	33.69	53.32	85.76
62	INTERNAL CAPITAL FORMATION RATE	-1.62	4.06	8.31	11.74	15.47
63	EQUITY CAPITAL / AVERAGE ASSETS	5.69	6.25	7.07	8.11	9.41
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.27	6.81	7.63	8.71	10.10
Growth Statistics						
65	NET INCOME (1 YR)	-40.19	-3.07	14.04	35.31	100.54
66	NET INCOME (5 YR COMPOUND)	-83.98	65.72	89.70	103.38	117.21
67	AVERAGE ASSETS (1 YR)	.76	5.00	9.61	15.70	25.99
68	AVERAGE ASSETS (5 YR COMPOUND)	75.45	63.82	91.11	58.94	110.45
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	11.36	8.29	1.60	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.76	1.48	.71	.28	.05

Bank Administration Institute

Profit Distribution Profile 1984 Based on 14464 Banks

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.04	10.52	11.00	11.51	12.05
2	INTEREST EXPENSE*	7.66	7.27	6.81	6.23	5.52
3	NET INTEREST INCOME (FTE)	3.21	3.67	4.22	4.88	5.63
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.10	.19	.33	.55	.34
6	OTHER NONINTEREST INCOME	.07	.13	.21	.36	.60
7	SECURITIES GAINS (LOSSES)	-.06	.00	.00	.01	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.52	2.00	1.60	1.31	1.08
9	OCCUPANCY EXPENSES*	.97	.67	.45	.31	.21
10	OTHER NONINTEREST EXPENSE*	1.99	1.44	1.07	.81	.64
11	TAX PROVISION*	.66	.41	.16	.00	-.11
12	RETURN ON ASSETS--NET INCOME	-.44	.34	.58	1.32	1.69
13	RETURN ON EQUITY--NET INCOME	-4.20	6.46	11.67	15.35	18.87

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.08	11.56	12.11	12.75	13.47
15	BREAK EVEN YIELD*	11.98	10.92	10.20	9.62	9.06
16	YIELD ON LOANS	12.19	12.85	13.53	14.28	15.07
17	YIELD ON INVESTMENT SEC. (FTE)	8.69	9.55	10.32	11.12	12.35
18	RATE ON TIME & SAVINGS DEPOSITS*	9.93	9.51	9.11	8.69	8.24
19	RATE ON TOTAL INTEREST PLACD*	9.92	9.52	9.11	8.70	8.26

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.60	1.26	.62	.28	.06
21	GROSS CHARGE OFFS*	2.61	1.29	.57	.22	.05
22	RECOVERIES / GROSS CHARGE OFFS	.78	5.56	15.83	35.24	67.40
23	NET CHARGE OFFS*	2.24	1.04	.42	.13	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.28	1.78	4.57	11.40	30.00

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.16	1.82	.89	.34	.08
26	NONACCRUAL*	3.09	1.47	.51	.02	.00
27	RENEGOTIATED*	.41	.02	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.87	3.49	1.63	.61	.23
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	38.51	21.68	10.65	4.11	.95
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	17.76	28.79	51.64	107.14	260.00

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-2.89	2.06	10.63	20.25	30.98
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.59	-6.36	-2.98	.57	4.52
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.04	.63	3.62	7.15	10.85
34	ASSETS LESS LIABILITIES >1 YR.	12.19	20.88	30.32	39.78	48.26

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	25.61	11.20	-.44	-10.24	-21.69
36	LIQUID ASSETS / LARGE LIABILITIES	38.78	69.84	136.07	277.01	539.69
37	CORE DEPOSITS / EARNING ASSETS	67.22	79.52	87.60	92.65	96.35
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	39.63	50.11	60.65	70.52	78.02
40	DEMAND DEPOSITS--IPC	8.07	10.52	14.05	18.82	24.45
41	TOTAL DEMAND DEPOSITS	9.39	12.17	16.14	21.52	27.85
42	SAVINGS DEPOSITS (IPC)	17.89	22.01	28.89	35.84	42.75
43	TIME DEPOSITS (IPC)	31.38	41.20	50.25	57.64	63.03
44	TOTAL TIME & SAVINGS DEPOSITS	57.52	65.11	70.99	75.76	79.53
45	MEMO: TIME DEPOSITS OVER 100M*	27.40	18.37	8.61	4.11	1.87
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.05	94.08	97.18	100.21	103.45
48	FED FUNDS PURCHASED & REV.-REPOS*	4.70	1.33	.04	.00	.00
49	BORROWINGS*	6.18	2.29	.58	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.00	2.25	4.44	8.20	14.05
51	INVESTMENT SECURITIES	12.72	20.81	30.94	41.76	52.37
52	TOTAL LOANS NET OF UNEARNED DISC.	37.44	48.00	58.91	68.72	76.64
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.79	6.89	12.04	19.86	29.03
54	MEMO: REAL ESTATE LOANS	5.71	11.60	19.16	27.12	34.65
55	MEMO: PERSONAL LOANS	4.72	7.33	11.83	17.77	24.94
56	MEMO: AGRICULTURAL LOANS	.00	.03	2.06	11.36	25.35
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.62	88.67	91.10	92.87	94.11
59	NONINT. CASH & DUE / AVG. ASSETS	3.21	4.05	5.33	7.09	9.15

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	40.95	30.13	17.44	2.44	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	21.59	45.72	92.79
62	INTERNAL CAPITAL FORMATION RATE	-8.18	3.83	7.23	11.01	14.32
63	EQUITY CAPITAL / AVERAGE ASSETS	6.12	7.01	8.25	10.11	13.07
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.69	7.57	8.81	10.65	13.57

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-74.40	-10.48	6.88	35.61	117.08
66	NET INCOME (5 YR COMPOUND)	-97.97	-63.35	84.33	100.21	114.47
67	AVERAGE ASSETS (1 YR)	.07	4.25	8.57	14.42	25.07
68	AVERAGE ASSETS (5 YR COMPOUND)	76.12	83.69	90.01	96.85	106.00

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	6.89	2.28	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.03	.84	.20	.00	.00

Alabama

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 ALABAMA BASED ON 269 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.11	10.42	10.81	11.32	11.76
2	INTEREST EXPENSE*	7.41	7.05	6.64	6.16	5.68
3	NET INTEREST INCOME (FTE)	3.38	3.76	4.21	4.76	5.35
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.23	.36	.49	.71	.91
6	OTHER NONINTEREST INCOME	.08	.14	.23	.35	.58
7	SECURITIES GAINS (LOSSES)	-.08	.00	.00	.01	.08
8	SALARIES & EMPLOYEE BENEFITS*	2.23	1.92	1.63	1.35	1.18
9	OCCUPANCY EXPENSES*	.79	.62	.44	.31	.21
10	OTHER NONINTEREST EXPENSE*	1.81	1.36	1.07	.83	.61
11	TAX PROVISION*	.59	.39	.19	.04	.00
12	RETURN ON ASSETS--NET INCOME	.32	.87	1.16	1.48	1.81
13	RETURN ON EQUITY--NET INCOME	3.14	9.34	12.59	15.60	19.02

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.10	11.49	11.97	12.55	13.13
15	BREAK EVEN YIELD*	11.19	10.51	9.90	9.43	8.98
16	YIELD ON LOANS	12.62	13.21	13.74	14.38	15.02
17	YIELD ON INVESTMENT SEC. (FTE)	9.21	9.73	10.28	10.95	12.03
18	RATE ON TIME & SAVINGS DEPOSITS*	9.77	9.51	9.19	8.92	8.44
19	RATE ON TOTAL INTEREST FUNDS*	9.77	9.49	9.17	8.87	8.38

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.14	1.27	.57	.24	.00
21	GROSS CHARGE OFFS*	2.47	1.36	.75	.34	.15
22	RECOVERIES / GROSS CHARGE OFFS	7.82	16.04	28.22	49.02	90.72
23	NET CHARGE OFFS*	1.91	.99	.47	.14	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.38	2.41	5.95	15.12	40.68

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.25	1.27	.67	.25	.09
26	NONACCRUAL*	2.30	1.30	.46	.00	.00
27	RENEGOTIATED*	.29	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.41	2.75	1.46	.71	.28
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	22.55	12.65	7.01	3.08	1.05
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	27.36	45.28	78.79	144.05	315.38

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-10.63	-4.13	2.20	9.10	15.89
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.00	-5.89	-3.05	1.50	4.88
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.94	3.34	6.70	9.45	12.37
34	ASSETS LESS LIABILITIES >1 YR.	21.92	27.53	35.28	41.94	49.45

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	16.11	9.03	-.02	-9.47	-19.87
36	LIQUID ASSETS / LARGE LIABILITIES	60.87	84.88	131.48	152.01	329.33
37	CORE DEPOSITS / EARNING ASSETS	71.29	79.14	84.35	88.08	91.96
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	31.10	42.18	51.84	60.70	69.23
40	DEMAND DEPOSITS--IPC	10.63	12.82	15.40	19.08	22.92
41	TOTAL DEMAND DEPOSITS	12.52	15.11	18.13	22.37	27.69
42	SAVINGS DEPOSITS (IPC)	14.89	18.62	22.34	26.51	32.88
43	TIME DEPOSITS (IPC)	42.02	49.41	55.30	61.10	65.86
44	TOTAL TIME & SAVINGS DEPOSITS	61.47	66.90	71.74	75.51	78.90
45	MEMO: TIME DEPOSITS OVER 100M*	23.18	18.24	12.77	8.86	6.61
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.20	94.60	97.53	100.36	102.55
48	FED FUNDS PURCHASED & REV. REPOS*	3.85	.70	.00	.00	.00
49	BORROWINGS*	4.65	1.26	.34	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.97	2.42	4.55	7.72	12.18
51	INVESTMENT SECURITIES	21.62	29.31	40.63	50.11	61.02
52	TOTAL LOANS NET OF UNEARNED DISC.	29.73	39.75	50.54	59.25	70.18
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.05	[illegible]	8.51	13.41	21.37
54	MEMO: REAL ESTATE LOANS	7.99	12.05	17.09	22.64	27.99
55	MEMO: PERSONAL LOANS	7.06	[illegible]	16.14	22.94	29.17
56	MEMO: AGRICULTURAL LOANS	.06	.41	1.36	3.48	6.78
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.95	88.55	90.75	92.19	93.53
59	NONINT. CASH & DUE / AVG. ASSETS	3.81	[illegible]	5.93	7.25	8.96

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	33.48	25.86	15.64	5.22	.00
61	CASH DIVIDEND / NET INCOME	.00	8.98	23.42	38.90	60.15
62	INTERNAL CAPITAL FORMATION RATE	-.30	5.12	[illegible]	11.82	15.08
63	EQUITY CAPITAL / AVERAGE ASSETS	7.07	7.82	[illegible]	10.82	13.11
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.34	8.32	[illegible]	11.25	13.51

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-25.97	-2.84	14.90	36.29	98.10
66	NET INCOME (5 YR COMPOUND)	-81.78	67.84	89.52	164.60	120.41
67	AVERAGE ASSETS (1 YR)	.17	4.61	[illegible]	14.85	23.37
68	AVERAGE ASSETS (5 YR COMPOUND)	78.33	84.39	90.72	97.30	107.50

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	3.69	.50	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.16	.42	.10	.00	.00

Alabama

MEDIANS BY RESOURCE CLASS FOR 269 BANKS IN ALABAMA

Performance (% of Assets)

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1 INTEREST INCOME (FTE)	10.39	10.95	10.75	10.55	11.25	10.51
2 INTEREST EXPENSE*	5.50	6.80	6.61	6.66	6.58	5.92
3 NET INTEREST INCOME (FTE)	5.12	4.29	4.21	3.89	4.71	4.34
4 TRUST INCOME	.00	.00	.00	.00	.03	.36
5 SERVICE CHGS. ON DEPOSITS	.42	.52	.51	.46	.49	.41
6 OTHER NONINTEREST INCOME	.22	.25	.23	.19	.19	.67
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	2.09	1.79	1.60	1.47	1.52	1.92
9 OCCUPANCY EXPENSES*	.41	.51	.43	.38	.45	.59
10 OTHER NONINTEREST EXPENSE*	1.45	1.19	.99	.93	.99	1.26
11 TAX PROVISION*	.09	.19	.18	.29	.18	.13
12 RETURN ON ASSETS--NET INCOME	.96	1.11	1.26	1.14	1.14	1.16
13 RETURN ON EQUITY--NET INCOME	8.28	12.07	13.50	13.18	13.23	14.77

Yields and Rates

	1	2	3	4	5	6
14 TAX EQUIV. YIELD ON EARNING ASSETS	11.65	12.15	11.65	11.67	12.59	12.47
15 BREAK EVEN YIELD*	9.65	10.38	9.89	9.65	9.83	9.64
16 YIELD ON LOANS	13.77	14.13	13.82	13.31	13.56	12.87
17 YIELD ON INVESTMENT SEC. (FTE)	10.09	10.37	10.05	9.96	12.62	13.55
18 RATE ON TIME & SAVINGS DEPOSITS*	8.53	9.24	9.20	9.19	9.14	8.82
19 RATE ON TOTAL INTEREST FUNDS*	8.51	9.24	9.14	9.17	9.20	9.00

Asset Quality Loan Losses
(% of Average Loans)

	1	2	3	4	5	6
20 LOAN LOSS PROVISION*	1.04	.64	.55	.56	.47	.43
21 GROSS CHARGE OFFS*	1.85	.79	.74	.77	.45	.56
22 RECOVERIES / GROSS CHARGE OFFS	28.80	25.92	28.55	28.48	26.41	45.78
23 NET CHARGE OFFS*	1.04	.48	.43	.54	.32	.40
24 EARNINGS COVERAGE OF NET CHARGE OFFS	1.90	8.72	6.10	6.21	9.17	6.87

Classified Loans
(% of Average Loans)

	1	2	3	4	5	6
25 PAST DUE >90 DAYS*	.35	.72	.67	.66	.44	.43
26 NONACCRUAL*	.20	.32	.43	.40	.67	1.38
27 RENEGOTIATED*	.00	.00	.00	.00	.00	.35
28 TOTAL CLASSIFIED LOANS*	1.56	1.43	1.52	1.42	1.33	2.30
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	3.61	7.07	6.44	7.48	6.76	12.26
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	36.20	75.00	77.17	85.14	89.93	65.38

Interest Sensitivity
(% of Average Loans)

	1	2	3	4	5	6
31 ASSETS LESS LIABILITIES 0-3 MOS.	8.27	.90	1.32	1.38	9.10	3.85
32 ASSETS LESS LIABILITIES 3-6 MOS.	-3.11	-2.26	-3.29	-3.98	-3.34	-4.04
33 ASSETS LESS LIABILITIES 6-12 MOS.	10.11	7.80	7.05	5.30	4.34	3.57
34 ASSETS LESS LIABILITIES >1 YR.	29.57	31.73	37.35	26.08	34.93	31.66

Liquidity

	1	2	3	4	5	6
35 NET LARGE LIAB. / NET EARN. ASSETS*	4.73	-1.38	-2.16	-2.34	9.31	23.89
36 LIQUID ASSETS / LARGE LIABILITIES	155.94	139.40	152.74	132.18	36.89	61.55
37 CORE DEPOSITS / EARNING ASSETS	81.06	84.09	85.04	84.85	81.61	71.05
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

	1	2	3	4	5	6
39 LOANS TO DEPOSITS	46.63	52.02	48.82	49.82	53.57	66.47
40 DEMAND DEPOSITS--IPC	17.03	14.22	15.21	15.10	17.58	27.08
41 TOTAL DEMAND DEPOSITS	21.39	16.40	17.54	17.37	20.25	27.15
42 SAVINGS DEPOSITS (IPC)	21.39	20.74	22.52	22.38	23.42	22.20
43 TIME DEPOSITS (IPC)	51.21	58.55	54.67	55.18	48.55	35.22
44 TOTAL TIME & SAVINGS DEPOSITS	67.43	73.85	71.19	71.56	70.08	57.72
45 MEMO: TIME DEPOSITS OVER 100M*	14.77	13.28	10.86	12.08	15.29	13.92
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	98.53	99.16	96.76	97.01	97.48	93.72
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.92	13.33
49 BORROWINGS*	.00	.07	.16	.66	3.04	14.98

Use of Funds
(% of Earning Assets)

	1	2	3	4	5	6
50 FED FUNDS SOLD & REPOS	7.72	4.68	4.22	4.29	4.24	4.91
51 INVESTMENT SECURITIES	44.95	38.07	43.27	41.62	36.75	26.08
52 TOTAL LOANS NET OF UNEARNED DISC.	43.53	51.67	49.21	48.29	57.32	65.38
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.56	8.34	8.00	9.05	15.18	24.70
54 MEMO: REAL ESTATE LOANS	12.66	17.16	19.70	17.52	16.67	17.46
55 MEMO: PERSONAL LOANS	18.82	19.60	15.12	14.35	17.50	15.85
56 MEMO: AGRICULTURAL LOANS	2.80	2.43	1.61	1.13	.41	.23
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.45
58 EARNING ASSETS / AVERAGE ASSETS	86.49	90.65	91.09	91.45	90.40	85.04
59 NONINT. CASH & DUE / AVG. ASSETS	8.18	5.68	5.91	5.29	6.27	9.39

Capital Position

	1	2	3	4	5	6
60 EFFECTIVE TAX RATE ON NET INCOME*	15.36	15.45	15.46	17.15	17.71	10.53
61 CASH DIVIDEND / NET INCOME	9.62	14.53	24.64	26.32	27.12	49.07
62 INTERNAL CAPITAL FORMATION RATE	6.99	7.91	8.83	9.46	9.25	7.21
63 EQUITY CAPITAL / AVERAGE ASSETS	13.80	9.34	9.53	8.84	8.04	7.72
64 PRIMARY CAPITAL / AVERAGE ASSETS	14.68	9.78	10.24	9.18	8.59	8.27

Growth Statistics

	1	2	3	4	5	6
65 NET INCOME (1 YR)	36.36	20.13	6.64	12.73	14.13	11.73
66 NET INCOME (5 YR COMPOUND)	90.16	90.67	86.88	68.42	56.70	101.62
67 AVERAGE ASSETS (1 YR)	5.10	9.51	8.82	10.23	13.56	5.33
68 AVERAGE ASSETS (5 YR COMPOUND)	80.57	88.56	90.05	93.15	95.17	37.14

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

	1	2	3	4	5	6
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	1.53	17.91
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.04	.10	.18	.85	2.50

Alaska

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 ALASKA BASED ON 15 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.44	11.45	12.69	13.55	14.02
2	INTEREST EXPENSE*	8.34	7.27	6.50	5.22	6.38
3	NET INTEREST INCOME (FTE)	4.41	5.12	6.01	6.51	7.30
4	TRUST INCOME	.00	.00	.00	.04	.24
5	SERVICE CHGS. ON DEPOSITS	.10	.19	.38	.54	.63
6	OTHER NONINTEREST INCOME	.44	.60	.81	1.17	1.06
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.08	.11
8	SALARIES & EMPLOYEE BENEFITS*	3.74	3.07	2.56	2.05	1.91
9	OCCUPANCY EXPENSES*	1.42	1.10	.97	.64	.48
10	OTHER NONINTEREST EXPENSE*	2.12	1.87	1.45	1.17	1.11
11	TAX PROVISION*	.57	.46	.27	.05	-.40
12	RETURN ON ASSETS--NET INCOME	.23	.73	1.21	1.71	1.98
13	RETURN ON EQUITY--NET INCOME	2.66	10.61	17.28	20.66	23.86

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.39	13.25	14.53	15.00	15.56
15	BREAK EVEN YIELD*	13.22	12.32	11.70	10.71	9.20
16	YIELD ON LOANS	13.42	14.27	15.12	15.67	16.63
17	YIELD ON INVESTMENT SEC. (FTE)	9.38	10.84	13.43	16.04	17.32
18	RATE ON TIME & SAVINGS DEPOSITS*	10.75	10.61	9.55	8.80	8.12
19	RATE ON TOTAL INTEREST FUNDS*	10.78	10.63	9.43	8.98	8.44

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.00	.76	.44	.30	.18
21	GROSS CHARGE OFFS*	.86	.73	.25	.17	.09
22	RECOVERIES / GROSS CHARGE OFFS	10.92	23.35	29.32	41.21	79.82
23	NET CHARGE OFFS*	.68	.51	.16	.07	.01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.00	3.54	13.49	23.27	71.40

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.75	1.58	1.34	.81	.65
26	NONACCRUAL*	3.71	1.95	1.08	.65	.57
27	RENEGOTIATED*	.11	.06	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.26	4.94	2.69	2.01	1.58
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	49.57	[illegible]	27.36	13.20	7.66
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	15.26	15.53	28.19	51.64	60.69

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	11.56	17.23	19.68	27.30	42.29
32	ASSETS LESS LIABILITIES 3-6 MOS.	-11.38	-8.85	-6.24	-1.39	.20
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.83	-2.48	-.13	2.85	5.65
34	ASSETS LESS LIABILITIES >1 YR.	16.44	21.44	27.09	35.97	40.65

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	55.32	49.33	36.58	20.72	12.95
36	LIQUID ASSETS / LARGE LIABILITIES	14.04	18.55	31.14	53.09	95.41
37	CORE DEPOSITS / EARNING ASSETS	42.85	51.65	66.46	76.75	79.93
38	BROKERED DEPOSITS / EARNING ASSETS*	8.85	.35	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	63.36	65.51	72.50	83.05	88.85
40	DEMAND DEPOSITS--IPC	10.49	13.03	22.39	29.36	34.14
41	TOTAL DEMAND DEPOSITS	13.65	15.08	25.24	32.01	41.24
42	SAVINGS DEPOSITS (IPC)	22.39	24.82	29.29	37.01	39.22
43	TIME DEPOSITS (IPC)	21.68	30.25	37.46	49.67	53.49
44	TOTAL TIME & SAVINGS DEPOSITS	49.33	57.83	65.83	73.45	77.59
45	MEMO: TIME DEPOSITS OVER 100M*	48.40	43.44	29.21	22.32	11.88
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	89.40	92.70	95.25	96.95	99.49
48	FED FUNDS PURCHASED & REV. REPOS*	11.30	9.15	5.36	.17	.00
49	BORROWINGS*	13.78	10.85	6.33	1.01	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.68	1.05	1.66	4.28	11.15
51	INVESTMENT SECURITIES	7.40	16.60	26.11	25.90	36.16
52	TOTAL LOANS NET OF UNEARNED DISC.	57.92	62.39	70.00	77.14	81.16
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	13.99	17.94	22.68	30.67	33.18
54	MEMO: REAL ESTATE LOANS	21.02	29.31	34.04	40.93	51.99
55	MEMO: PERSONAL LOANS	2.15	2.84	5.96	9.61	11.21
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.02	.51
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	83.40	86.25	88.85	90.48	91.76
59	NONINT. CASH & DUE / AVG. ASSETS	4.33	4.94	6.20	8.72	8.98

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	40.62	31.61	19.81	11.06	3.51
61	CASH DIVIDEND / NET INCOME	.00	.00	.09	16.08	31.95
62	INTERNAL CAPITAL FORMATION RATE	2.12	7.72	14.84	18.57	20.98
63	EQUITY CAPITAL / AVERAGE ASSETS	6.41	6.70	7.26	11.19	14.76
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.17	7.27	8.10	10.06	13.87

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-3.99	8.59	27.51	52.38	104.48
66	NET INCOME (5 YR COMPOUND)	93.66	105.49	124.41	139.10	147.16
67	AVERAGE ASSETS (1 YR)	5.92	8.41	17.37	31.94	41.67
68	AVERAGE ASSETS (5 YR COMPOUND)	82.76	84.54	92.28	109.98	110.38

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	20.33	14.55	7.02	5.43	4.21
70	OTHER COMMITMENTS & CONTINGENCIES*	2.17	1.08	.60	.53	.47

Bank Administration Institute

Alaska

MEDIANS BY RESOURCE CLASS FOR 15 BANKS IN ALASKA

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)							
1	INTEREST INCOME (FTE)	N/A	N/A	N/A	11.62	12.94	12.15
2	INTEREST EXPENSE*	N/A	N/A	N/A	6.32	6.85	5.25
3	NET INTEREST INCOME (FTE)	N/A	N/A	N/A	5.30	6.01	6.41
4	TRUST INCOME	N/A	N/A	N/A	.00	.00	.06
5	SERVICE CHGS. ON DEPOSITS	N/A	N/A	N/A	.36	.43	.50
6	OTHER NONINTEREST INCOME	N/A	N/A	N/A	2.00	.62	1.04
7	SECURITIES GAINS (LOSSES)	N/A	N/A	N/A	.00	.07	.00
8	SALARIES & EMPLOYEE BENEFITS*	N/A	N/A	N/A	3.65	2.17	2.56
9	OCCUPANCY EXPENSES*	N/A	N/A	N/A	1.12	.73	.43
10	OTHER NONINTEREST EXPENSE*	N/A	N/A	N/A	2.16	1.49	1.13
11	TAX PROVISION*	N/A	N/A	N/A	-.10	.25	.56
12	RETURN ON ASSETS--NET INCOME	N/A	N/A	N/A	.36	1.61	1.34
13	RETURN ON EQUITY--NET INCOME	N/A	N/A	N/A	4.67	20.76	17.28
Yields and Rates							
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	N/A	N/A	13.12	14.73	14.22
15	BREAK EVEN YIELD*	N/A	N/A	N/A	12.85	11.62	9.75
16	YIELD ON LOANS	N/A	N/A	N/A	14.33	15.12	15.12
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	N/A	10.16	13.43	15.70
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	N/A	9.30	9.62	8.75
19	RATE ON TOTAL INTEREST FUNDS*	N/A	N/A	N/A	9.43	9.76	8.77
Asset Quality Loan Losses (% of Average Loans)							
20	LOAN LOSS PROVISION*	N/A	N/A	N/A	.74	.44	.12
21	GROSS CHARGE OFFS*	N/A	N/A	N/A	.65	.25	.11
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	N/A	26.53	30.04	79.20
23	NET CHARGE OFFS*	N/A	N/A	N/A	.51	.20	[illegible]
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	N/A	2.08	14.62	107.37
Classified Loans (% of Average Loans)							
25	PAST DUE >90 DAYS*	N/A	N/A	N/A	.92	1.37	1.34
26	NONACCRUAL*	N/A	N/A	N/A	1.86	1.41	[illegible]
27	RENEGOTIATED*	N/A	N/A	N/A	.00	.01	[illegible]
28	TOTAL CLASSIFIED LOANS*	N/A	N/A	N/A	3.46	2.69	[illegible]
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	N/A	N/A	22.36	23.05	9.16
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	N/A	26.88	28.60	25.56
Interest Sensitivity (% of Average Loans)							
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	N/A	N/A	42.90	16.30	[illegible]
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	N/A	N/A	-4.24	-4.14	[illegible]
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	N/A	N/A	-1.34	.16	[illegible]
34	ASSETS LESS LIABILITIES >1 YR.	N/A	N/A	N/A	19.52	30.05	27.[illegible]
Liquidity							
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	N/A	N/A	20.71	36.58	9.52
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	N/A	N/A	43.62	31.14	101.11
37	CORE DEPOSITS / EARNING ASSETS	N/A	N/A	N/A	75.62	56.45	79.42
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	N/A	N/A	.00	.00	.71
Source of Funds (% of Earning Assets)							
39	LOANS TO DEPOSITS	N/A	N/A	N/A	84.35	69.15	72.50
40	DEMAND DEPOSITS--IPC	N/A	N/A	N/A	22.39	22.46	27.61
41	TOTAL DEMAND DEPOSITS	N/A	N/A	N/A	25.95	25.24	[illegible]
42	SAVINGS DEPOSITS (IPC)	N/A	N/A	N/A	30.64	29.73	24.34
43	TIME DEPOSITS (IPC)	N/A	N/A	N/A	37.46	32.25	28.52
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	N/A	N/A	67.50	64.33	54.42
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	N/A	N/A	25.42	25.21	15.63
46	DEPOSITS IN FOREIGN OFFICES*	N/A	N/A	N/A	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	N/A	N/A	97.37	95.25	96.93
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	N/A	N/A	.84	9.07	5.38
49	BORROWINGS*	N/A	N/A	N/A	.84	9.70	9.95
Use of Funds (% of Earning Assets)							
50	FED FUNDS SOLD & REPOS	N/A	N/A	N/A	2.76	1.17	2.04
51	INVESTMENT SECURITIES	N/A	N/A	N/A	3.51	27.90	27.15
52	TOTAL LOANS NET OF UNEARNED DISC.	N/A	N/A	N/A	83.04	63.60	65.49
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	N/A	N/A	25.90	21.91	21.95
54	MEMO: REAL ESTATE LOANS	N/A	N/A	N/A	35.52	33.51	21.27
55	MEMO: PERSONAL LOANS	N/A	N/A	N/A	10.12	5.33	9.10
56	MEMO: AGRICULTURAL LOANS	N/A	N/A	N/A	.00	.00	.00
57	MEMO: FOREIGN LOANS	N/A	N/A	N/A	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	N/A	N/A	88.56	88.85	85.67
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	N/A	N/A	6.15	6.20	8.55
Capital Position							
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	N/A	N/A	23.43	13.47	19.81
61	CASH DIVIDEND / NET INCOME	N/A	N/A	N/A	.00	.09	17.92
62	INTERNAL CAPITAL FORMATION RATE	N/A	N/A	N/A	3.59	20.54	14.[illegible]
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	N/A	N/A	10.87	7.12	11.31
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	N/A	N/A	8.55	7.69	11.11
Growth Statistics							
65	NET INCOME (1 YR)	N/A	N/A	N/A	65.63	30.30	14.33
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	N/A	N/A	139.10	N/A
67	AVERAGE ASSETS (1 YR)	N/A	N/A	N/A	19.33	25.98	6.36
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	N/A	N/A	109.81	N/A
Off Balance Sheet Commitments and Contingencies (% of Average Assets)							
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	N/A	N/A	6.18	10.97	18.[illegible]
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	N/A	N/A	.60	.57	.37

Arizona

PROFIT DISTRIBUTION PROFILE 1984 ARIZONA BASED ON 46 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	4.63	10.66	11.61	12.27	12.71
2	INTEREST EXPENSE*	8.21	6.88	6.22	5.63	2.09
3	NET INTEREST INCOME (FTE)	2.75	4.11	5.08	5.80	6.50
4	TRUST INCOME	.00	.00	.00	.00	.04
5	SERVICE CHGS. ON DEPOSITS	.07	.18	.28	.45	.81
6	OTHER NONINTEREST INCOME	.03	.06	.21	.34	.59
7	SECURITIES GAINS (LOSSES)	-.01	.00	.00	.00	.04
8	SALARIES & EMPLOYEE BENEFITS*	3.41	2.83	2.40	2.07	1.61
9	OCCUPANCY EXPENSES*	1.47	1.19	.54	.63	.46
10	OTHER NONINTEREST EXPENSE*	3.29	2.27	1.79	1.38	1.15
11	TAX PROVISION*	.37	.05	.00	.00	.00
12	RETURN ON ASSETS--NET INCOME	-4.79	-1.25	.68	.90	1.09
13	RETURN ON EQUITY--NET INCOME	-16.02	-6.66	7.38	13.82	17.33

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	5.89	12.34	13.12	13.77	14.34
15	BREAK EVEN YIELD*	14.37	13.06	12.05	11.15	10.17
16	YIELD ON LOANS	6.58	13.56	14.73	15.40	16.11
17	YIELD ON INVESTMENT SEC. (FTE)	.72	8.83	10.29	11.15	12.82
18	RATE ON TIME & SAVINGS DEPOSITS*	10.81	10.08	9.29	8.67	4.46
19	RATE ON TOTAL INTEREST FUNDS*	10.72	10.02	9.33	8.64	4.91

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.39	1.34	.79	.61	.42
21	GROSS CHARGE OFFS*	2.34	.73	.27	.00	.00
22	RECOVERIES / GROSS CHARGE OFFS	.00	1.90	12.71	27.67	43.50
23	NET CHARGE OFFS*	1.88	.52	.24	.00	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.08	1.66	4.24	8.10	48.24

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	1.57	.91	.31	.00	.00
26	NONACCRUAL*	2.59	1.17	.54	.00	.00
27	RENEGOTIATED*	.16	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.28	2.30	1.11	.01	.00
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	34.85	18.45	8.66	.04	.00
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	19.25	35.60	70.36	105.77	835.47

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	9.52	17.34	31.39	44.85	52.51
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.37	-6.79	-3.58	-1.75	1.26
33	ASSETS LESS LIABILITIES 6-12 MOS.	-6.31	-1.59	.36	2.61	6.93
34	ASSETS LESS LIABILITIES >1 YR.	3.89	9.85	18.55	33.17	41.43

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	32.56	21.25	6.66	.12	-12.52
36	LIQUID ASSETS / LARGE LIABILITIES	17.27	32.81	50.29	109.15	135.05
37	CORE DEPOSITS / EARNING ASSETS	42.81	56.08	75.10	87.95	95.54
38	BROKERED DEPOSITS / EARNING ASSETS*	4.53	.96	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	45.80	60.50	69.40	74.72	83.35
40	DEMAND DEPOSITS--IPC	6.53	11.53	18.50	23.15	28.53
41	TOTAL DEMAND DEPOSITS	9.25	13.12	19.51	27.22	33.49
42	SAVINGS DEPOSITS (IPC)	17.05	13.70	32.00	36.30	43.28
43	TIME DEPOSITS (IPC)	26.66	31.16	39.15	49.52	57.51
44	TOTAL TIME & SAVINGS DEPOSITS	45.09	61.88	68.33	72.05	81.33
45	MEMO: TIME DEPOSITS OVER 100M*	39.80	25.82	16.73	10.63	5.92
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	60.75	85.88	98.51	100.85	105.38
48	FED FUNDS PURCHASED & REV. REPOS*	4.60	.89	.00	.00	.00
49	BORROWINGS*	7.33	4.38	.45	.00	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.51	4.45	8.01	18.93	35.99
51	INVESTMENT SECURITIES	1.25	6.78	13.53	19.65	33.04
52	TOTAL LOANS NET OF UNEARNED DISC.	36.55	53.05	66.39	74.15	83.69
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	12.65	15.34	23.52	31.25	37.99
54	MEMO: REAL ESTATE LOANS	3.85	10.52	17.68	25.90	41.55
55	MEMO: PERSONAL LOANS	2.71	5.82	11.64	19.25	27.06
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.64	2.85
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.54
58	EARNING ASSETS / AVERAGE ASSETS	83.71	85.83	89.29	91.66	92.85
59	NONINT. CASH & DUE / AVG. ASSETS	3.08	4.56	5.48	7.84	9.81

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	30.20	9.88	.00	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	4.53	25.53
62	INTERNAL CAPITAL FORMATION RATE	-16.02	-6.66	7.38	11.13	15.18
63	EQUITY CAPITAL / AVERAGE ASSETS	5.33	6.32	8.49	15.75	44.14
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.79	6.91	8.96	16.33	44.36

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-121.02	2.41	43.12	154.25	952.92
66	NET INCOME (5 YR COMPOUND)	-16.07	75.55	101.78	131.76	142.93
67	AVERAGE ASSETS (1 YR)	4.15	11.91	23.87	59.82	87.28
68	AVERAGE ASSETS (5 YR COMPOUND)	79.45	92.70	93.58	116.45	132.56

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	18.99	10.08	5.19	.05	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.98	1.39	.57	.17	.00

Bank Administration Institute

Arizona

MEDIANS BY RESOURCE CLASS FOR 46 BANKS IN ARIZONA

Performance (% of Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1 INTEREST INCOME (FTE)	4.82	11.98	12.40	N/A	11.62	11.32
2 INTEREST EXPENSE*	2.17	6.13	7.85	N/A	6.12	6.61
3 NET INTEREST INCOME (FTE)	3.36	5.50	4.50	N/A	5.57	4.79
4 TRUST INCOME	.00	.00	.00	N/A	.00	.15
5 SERVICE CHGS. ON DEPOSITS	.11	.48	.24	N/A	.40	.45
6 OTHER NONINTEREST INCOME	.07	.17	.14	N/A	.57	.41
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	N/A	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	3.24	2.41	1.59	N/A	2.52	2.02
9 OCCUPANCY EXPENSES*	1.35	.94	.65	N/A	.92	.65
10 OTHER NONINTEREST EXPENSE*	2.92	1.82	1.27	N/A	1.55	1.08
11 TAX PROVISION*	.00	.00	.00	N/A	.26	.27
12 RETURN ON ASSETS--NET INCOME	-5.11	.68	.54	N/A	.90	.77
13 RETURN ON EQUITY--NET INCOME	-11.55	5.81	13.23	N/A	16.24	14.60

Yields and Rates

	1	2	3	4	5	6
14 TAX EQUIV. YIELD ON EARNING ASSETS	6.64	13.28	13.29	N/A	12.96	13.20
15 BREAK EVEN YIELD*	13.94	12.51	12.20	N/A	11.54	10.46
16 YIELD ON LOANS	6.70	15.09	15.37	N/A	14.46	13.45
17 YIELD ON INVESTMENT SEC. (FTE)	1.67	10.85	10.40	N/A	10.25	12.14
18 RATE ON TIME & SAVINGS DEPOSITS*	4.48	9.29	10.63	N/A	9.31	9.22
19 RATE ON TOTAL INTEREST FUNDS*	5.09	9.35	10.55	N/A	9.18	9.25

Asset Quality Loan Losses
(% of Average Loans)

	1	2	3	4	5	6
20 LOAN LOSS PROVISION*	1.35	.83	.78	N/A	.47	.68
21 GROSS CHARGE OFFS*	.00	.37	.02	N/A	.47	.62
22 RECOVERIES / GROSS CHARGE OFFS	N/A	10.48	.00	N/A	28.61	24.18
23 NET CHARGE OFFS*	.00	.31	.01	N/A	.36	.46
24 EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	3.26	64.29	N/A	5.37	4.75

Classified Loans
(% of Average Loans)

	1	2	3	4	5	6
25 PAST DUE >90 DAYS*	.00	.51	.46	N/A	.47	.56
26 NONACCRUAL*	.00	.57	.30	N/A	.89	1.40
27 RENEGOTIATED*	.00	.00	.00	N/A	.00	.15
28 TOTAL CLASSIFIED LOANS*	.00	1.25	1.01	N/A	1.37	2.40
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	5.15	7.86	N/A	17.35	25.80
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	65.83	96.69	N/A	66.70	42.96

Interest Sensitivity
(% of Average Loans)

	1	2	3	4	5	6
31 ASSETS LESS LIABILITIES 0-3 MOS.	48.66	35.00	38.20	N/A	15.30	17.31
32 ASSETS LESS LIABILITIES 3-6 MOS.	.13	-4.11	-5.56	N/A	-4.29	-3.71
33 ASSETS LESS LIABILITIES 6-12 MOS.	.52	.37	-4.83	N/A	-.65	1.30
34 ASSETS LESS LIABILITIES >1 YR.	8.13	18.55	13.24	N/A	37.45	31.10

Liquidity

	1	2	3	4	5	6
35 NET LARGE LIAB. / NET EARN. ASSETS*	-.97	5.53	22.68	N/A	19.24	16.51
36 LIQUID ASSETS / LARGE LIABILITIES	39.60	61.77	38.42	N/A	47.83	52.75
37 CORE DEPOSITS / EARNING ASSETS	44.54	78.90	68.57	N/A	87.80	87.14
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	2.31	N/A	.00	.35

Source of Funds
(% of Earning Assets)

	1	2	3	4	5	6
39 LOANS TO DEPOSITS	68.65	68.08	69.46	N/A	74.63	80.02
40 DEMAND DEPOSITS--IPC	9.99	22.50	12.43	N/A	22.60	21.33
41 TOTAL DEMAND DEPOSITS	11.93	24.94	14.06	N/A	26.43	25.70
42 SAVINGS DEPOSITS (IPC)	18.72	33.06	25.20	N/A	32.28	35.43
43 TIME DEPOSITS (IPC)	28.12	41.50	56.69	N/A	39.05	38.21
44 TOTAL TIME & SAVINGS DEPOSITS	45.19	68.64	76.45	N/A	67.95	67.00
45 MEMO: TIME DEPOSITS OVER 100M*	18.03	17.14	32.03	N/A	13.15	11.77
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	N/A	.00	.03
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	60.28	58.15	99.35	N/A	99.39	98.70
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	N/A	1.69	6.09
49 BORROWINGS*	.28	.17	.16	N/A	5.14	[illegible]

Use of Funds
(% of Earning Assets)

	1	2	3	4	5	6
50 FED FUNDS SOLD & REPOS	32.41	8.46	7.22	N/A	4.31	1.95
51 INVESTMENT SECURITIES	1.65	11.80	18.50	N/A	15.87	15.88
52 TOTAL LOANS NET OF UNEARNED DISC.	37.83	87.21	65.57	N/A	76.80	79.42
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	15.83	28.77	25.00	N/A	21.86	19.51
54 MEMO: REAL ESTATE LOANS	15.21	15.62	19.17	N/A	32.29	33.66
55 MEMO: PERSONAL LOANS	5.74	12.90	12.10	N/A	11.99	14.85
56 MEMO: AGRICULTURAL LOANS	.00	.00	.00	N/A	.11	.98
57 MEMO: FOREIGN LOANS	.00	.00	.00	N/A	.00	3.18
58 EARNING ASSETS / AVERAGE ASSETS	96.80	89.98	91.53	N/A	89.61	86.31
59 NONINT. CASH & DUE / AVG. ASSETS	4.89	5.48	4.74	N/A	7.74	8.65

Capital Position

	1	2	3	4	5	6
60 EFFECTIVE TAX RATE ON NET INCOME*	.00	.00	.33	N/A	18.12	26.92
61 CASH DIVIDEND / NET INCOME	.00	.00	.00	N/A	5.78	33.30
62 INTERNAL CAPITAL FORMATION RATE	-11.55	5.81	12.69	N/A	14.19	10.20
63 EQUITY CAPITAL / AVERAGE ASSETS	44.57	9.37	8.13	N/A	5.34	5.25
64 PRIMARY CAPITAL / AVERAGE ASSETS	45.22	9.90	8.56	N/A	5.91	5.84

Growth Statistics

	1	2	3	4	5	6
65 NET INCOME (1 YR)	N/A	83.15	549.16	N/A	-57.00	33.31
66 NET INCOME (5 YR COMPOUND)	N/A	131.76	123.52	N/A	N/A	91.55
67 AVERAGE ASSETS (1 YR)	N/A	31.49	83.07	N/A	15.48	9.10
68 AVERAGE ASSETS (5 YR COMPOUND)	N/A	59.10	129.57	N/A	N/A	93.02

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

	1	2	3	4	5	6
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	4.05	8.25	N/A	11.98	17.02
70 OTHER COMMITMENTS & CONTINGENCIES*	.18	.34	.82	N/A	1.17	1.38

Arkansas

PROFIT DISTRIBUTION PROFILE 1984 ARKANSAS BASED ON 258 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	9.84	10.25	10.63	10.95	11.39
2	INTEREST EXPENSE*	7.53	7.28	6.94	6.61	6.02
3	NET INTEREST INCOME (FTE)	2.94	3.33	3.65	4.15	4.63
4	TRUST INCOME	.00	.00	.00	.00	.02
5	SERVICE CHGS. ON DEPOSITS	.15	.22	.32	.45	.62
6	OTHER NONINTEREST INCOME	.07	.12	.20	.31	.47
7	SECURITIES GAINS (LOSSES)	-.18	-.03	.00	.04	.10
8	SALARIES & EMPLOYEE BENEFITS*	1.93	1.66	1.36	1.16	1.07
9	OCCUPANCY EXPENSES*	.70	.52	.38	.28	.18
10	OTHER NONINTEREST EXPENSE*	1.39	1.13	.90	.73	.56
11	TAX PROVISION*	.46	.27	.11	.00	.00
12	RETURN ON ASSETS--NET INCOME	-.03	.57	.98	1.33	1.70
13	RETURN ON EQUITY--NET INCOME	-.27	6.78	10.82	14.02	17.54

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.81	11.21	11.59	11.98	12.55
15	BREAK EVEN YIELD*	10.57	10.42	9.90	9.35	8.94
16	YIELD ON LOANS	11.99	12.49	12.93	13.37	13.78
17	YIELD ON INVESTMENT SEC. (FTE)	8.69	9.42	10.13	10.96	12.33
18	RATE ON TIME & SAVINGS DEPOSITS*	9.87	9.58	9.24	8.97	8.65
19	RATE ON TOTAL INTEREST FUNDS*	9.87	9.57	9.23	8.93	8.65

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.58	1.09	.50	.19	.00
21	GROSS CHARGE OFFS*	2.57	1.19	.92	.18	.03
22	RECOVERIES / GROSS CHARGE OFFS	1.62	4.94	19.56	40.31	96.34
23	NET CHARGE OFFS*	2.36	.34	.40	.10	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-1.82	1.48	4.47	12.36	39.13

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.31	1.77	.50	.49	.23
26	NONACCRUAL*	3.11	1.35	.43	.00	.00
27	RENEGOTIATED*	.23	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.36	3.64	1.74	.92	.76
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	32.26	15.34	8.50	4.23	1.08
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	19.67	25.72	51.32	65.45	192.00

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-6.41	-2.13	4.69	11.44	19.02
32	ASSETS LESS LIABILITIES 3-6 MOS.	-13.93	-7.52	-4.59	-1.75	1.90
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.95	2.33	5.66	9.15	12.21
34	ASSETS LESS LIABILITIES >1 YR.	21.74	25.54	37.49	46.62	53.39

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	18.83	3.13	.20	-7.95	-18.87
36	LIQUID ASSETS / LARGE LIABILITIES	39.11	65.16	99.35	161.14	278.74
37	CORE DEPOSITS / EARNING ASSETS	74.40	80.32	85.05	89.57	93.01
38	BROKERED DEPOSITS / EARNING ASSETS*	.03	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	32.47	45.80	55.87	66.72	73.33
40	DEMAND DEPOSITS--IPC	9.02	10.91	13.41	15.85	19.55
41	TOTAL DEMAND DEPOSITS	10.55	12.48	15.43	18.43	23.30
42	SAVINGS DEPOSITS (IPC)	19.87	24.75	30.23	34.47	39.84
43	TIME DEPOSITS (IPC)	38.87	44.65	49.64	55.10	59.93
44	TOTAL TIME & SAVINGS DEPOSITS	60.58	65.90	69.44	73.58	76.57
45	MEMO: TIME DEPOSITS OVER 100M*	19.69	14.74	10.37	6.95	5.13
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.97	94.05	96.63	98.98	101.05
48	FED FUNDS PURCHASED & REV. REPOS*	3.59	1.18	.15	.00	.00
49	BORROWINGS*	4.45	1.94	.63	.00	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.53	1.36	3.23	5.53	10.40
51	INVESTMENT SECURITIES	18.54	25.55	34.17	46.22	57.61
52	TOTAL LOANS NET OF UNEARNED DISC.	30.99	42.87	54.19	65.07	71.86
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.93	8.49	13.10	20.12	28.03
54	MEMO: REAL ESTATE LOANS	7.22	11.81	19.15	25.70	30.65
55	MEMO: PERSONAL LOANS	4.04	6.17	9.26	12.97	17.70
56	MEMO: AGRICULTURAL LOANS	.13	.94	2.97	8.10	14.35
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.94	90.23	91.79	92.95	94.14
59	NONINT. CASH & DUE / AVG. ASSETS	3.44	4.14	5.03	6.36	8.13

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	32.28	22.11	11.48	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	20.84	40.61	63.52
62	INTERNAL CAPITAL FORMATION RATE	-4.81	3.29	7.32	10.72	12.74
63	EQUITY CAPITAL / AVERAGE ASSETS	6.16	7.50	8.82	10.41	13.04
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.03	7.95	9.25	10.82	13.44

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-71.03	-25.97	3.26	22.67	68.94
66	NET INCOME (5 YR COMPOUND)	-100.52	-69.13	31.17	57.53	107.23
67	AVERAGE ASSETS (1 YR)	2.27	6.05	9.00	12.35	15.61
68	AVERAGE ASSETS (5 YR COMPOUND)	76.25	82.96	89.07	94.26	99.86

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.04	1.75	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.30	.61	.12	.00	.00

MEDIANS BY RESOURCE CLASS FOR 258 BANKS IN ARKANSAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500

Performance (% of Assets)

1 INTEREST INCOME (FTE)	10.60	10.69	10.44	10.61	10.90	9.52
2 INTEREST EXPENSE*	6.15	7.01	6.93	7.07	6.93	5.65
3 NET INTEREST INCOME (FTE)	4.31	3.65	3.51	3.59	3.94	3.66
4 TRUST INCOME	.00	.00	.00	.00	.06	.26
5 SERVICE CHGS. ON DEPOSITS	.29	.32	.31	.34	.31	.33
6 OTHER NONINTEREST INCOME	.13	.15	.19	.22	.20	.35
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.02
8 SALARIES & EMPLOYEE BENEFITS*	1.73	1.48	1.25	1.33	1.33	1.65
9 OCCUPANCY EXPENSES*	.40	.43	.22	.38	.41	.71
10 OTHER NONINTEREST EXPENSE*	1.17	1.02	.85	.80	.95	1.35
11 TAX PROVISION*	.13	.08	.11	.11	.22	.08
12 RETURN ON ASSETS--NET INCOME	1.08	.93	1.00	1.06	.95	.53
13 RETURN ON EQUITY--NET INCOME	8.22	9.75	10.08	12.75	12.79	8.77

Yields and Rates

14 TAX EQUIV. YIELD ON EARNING ASSETS	11.44	11.61	11.47	11.54	12.26	11.88
15 BREAK EVEN YIELD*	9.65	10.01	9.75	9.71	10.04	10.18
16 YIELD ON LOANS	12.94	13.21	12.85	12.90	12.80	12.50
17 YIELD ON INVESTMENT SEC. (FTE)	10.27	10.36	9.89	9.84	11.81	12.01
18 RATE ON TIME & SAVINGS DEPOSITS*	9.23	9.25	9.28	9.26	9.14	8.64
19 RATE ON TOTAL INTEREST FUNDS*	9.23	9.29	9.28	9.20	9.16	8.61

Asset Quality Loan Losses
(% of Average Loans)

20 LOAN LOSS PROVISION*	.48	.52	.56	.50	.45	1.01
21 GROSS CHARGE OFFS*	.61	.64	.54	.45	.44	.88
22 RECOVERIES / GROSS CHARGE OFFS	3.28	13.49	15.35	17.58	22.47	18.55
23 NET CHARGE OFFS*	.60	.52	.45	.41	.34	.84
24 EARNINGS COVERAGE OF NET CHARGE OFFS	1.97	3.64	4.63	5.05	5.00	2.33

Classified Loans
(% of Average Loans)

25 PAST DUE >90 DAYS*	.60	.95	.56	.87	.69	1.37
26 NONACCRUAL*	.00	.21	.44	.44	.76	2.01
27 RENEGOTIATED*	.00	.00	.00	.00	.00	.06
28 TOTAL CLASSIFIED LOANS*	.80	2.06	1.72	1.67	1.89	3.53
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	5.65	8.90	7.13	8.75	12.05	28.18
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	48.19	55.00	44.56	63.15	50.02	32.50

Interest Sensitivity
(% of Average Loans)

31 ASSETS LESS LIABILITIES 0-3 MOS.	8.54	3.32	3.50	4.55	7.77	16.49
32 ASSETS LESS LIABILITIES 3-6 MOS.	-6.14	-4.92	-5.68	-4.29	-4.74	-2.17
33 ASSETS LESS LIABILITIES 6-12 MOS.	7.60	5.95	5.29	5.06	6.79	2.10
34 ASSETS LESS LIABILITIES >1 YR.	35.01	38.23	39.84	37.76	33.04	25.91

Liquidity

35 NET LARGE LIAB. / NET EARN. ASSETS*	-3.71	-4.92	.09	2.27	10.36	35.82
36 LIQUID ASSETS / LARGE LIABILITIES	133.19	107.80	111.25	105.10	79.69	43.16
37 CORE DEPOSITS / EARNING ASSETS	83.71	85.10	86.20	84.43	85.08	70.87
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

39 LOANS TO DEPOSITS	46.54	54.82	52.30	57.38	68.81	65.83
40 DEMAND DEPOSITS--IPC	16.43	12.65	13.23	12.45	14.16	18.45
41 TOTAL DEMAND DEPOSITS	19.28	14.96	16.47	14.19	16.55	28.33
42 SAVINGS DEPOSITS (IPC)	25.29	30.84	29.33	29.60	32.73	29.03
43 TIME DEPOSITS (IPC)	47.12	45.96	50.39	50.07	46.71	33.58
44 TOTAL TIME & SAVINGS DEPOSITS	63.56	70.18	70.72	69.47	68.24	54.28
45 MEMO: TIME DEPOSITS OVER 100M*	6.88	10.37	9.45	11.08	12.88	14.03
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95.04	96.34	96.79	96.52	97.16	85.04
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.01	.00	.14	1.62	20.73
49 BORROWINGS*	.00	.42	.30	.65	2.73	22.83

Use of Funds
(% of Earning Assets)

50 FED FUNDS SOLD & REPOS	5.84	3.60	3.78	3.01	1.83	11.45
51 INVESTMENT SECURITIES	41.36	33.39	37.25	34.50	30.06	17.38
52 TOTAL LOANS NET OF UNEARNED DISC.	43.78	53.90	49.65	55.98	65.35	69.73
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	12.25	11.78	11.51	13.14	22.79	20.57
54 MEMO: REAL ESTATE LOANS	10.56	18.71	16.72	21.95	22.64	24.01
55 MEMO: PERSONAL LOANS	9.19	9.27	6.64	10.18	9.69	11.45
56 MEMO: AGRICULTURAL LOANS	2.55	5.51	3.22	2.90	1.25	.66
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58 EARNING ASSETS / AVERAGE ASSETS	92.39	92.05	91.71	92.15	90.17	85.64
59 NONINT. CASH & DUE / AVG. ASSETS	5.59	4.95	4.83	4.68	5.41	9.47

Capital Position

60 EFFECTIVE TAX RATE ON NET INCOME*	13.08	8.24	10.96	12.56	18.24	14.11
61 CASH DIVIDEND / NET INCOME	13.00	13.84	17.44	27.00	28.65	40.43
62 INTERNAL CAPITAL FORMATION RATE	6.72	6.41	7.31	8.41	8.20	5.05
63 EQUITY CAPITAL / AVERAGE ASSETS	13.51	9.21	9.23	8.67	7.63	5.46
64 PRIMARY CAPITAL / AVERAGE ASSETS	13.76	9.70	9.69	9.09	8.06	6.10

Growth Statistics

65 NET INCOME (1 YR)	9.62	-1.82	-5.69	8.87	7.59	26.30
66 NET INCOME (5 YR COMPOUND)	67.41	79.58	71.04	84.81	92.31	58.34
67 AVERAGE ASSETS (1 YR)	6.51	8.76	8.11	9.80	10.52	13.67
68 AVERAGE ASSETS (5 YR COMPOUND)	82.87	86.24	86.51	90.59	92.17	91.43

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.36	1.64	10.22
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.03	.14	.14	.63	3.81

California

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 CALIFORNIA BASED ON 446 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	9.91	11.06	11.73	12.42	13.12
2	INTEREST EXPENSE*	7.39	6.68	6.02	5.23	4.13
3	NET INTEREST INCOME (FTE)	3.98	4.92	5.72	6.48	7.10
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.07	.20	.42	.76	1.10
6	OTHER NONINTEREST INCOME	.05	.12	.25	.54	.91
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.01	.07
8	SALARIES & EMPLOYEE BENEFITS*	3.82	3.18	2.69	2.29	1.83
9	OCCUPANCY EXPENSES*	1.76	1.25	.91	.65	.43
10	OTHER NONINTEREST EXPENSE*	3.17	2.39	1.87	1.36	1.06
11	TAX PROVISION*	.60	.34	.08	.00	.00
12	RETURN ON ASSETS--NET INCOME	-2.16	-.56	.52	.92	1.30
13	RETURN ON EQUITY--NET INCOME	-20.05	-3.61	5.25	11.10	14.74

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.26	12.71	13.57	14.32	15.08
15	BREAK EVEN YIELD*	15.07	13.44	12.22	11.00	9.86
16	YIELD ON LOANS	12.61	14.06	14.93	15.76	16.70
17	YIELD ON INVESTMENT SEC. (FTE)	7.97	9.37	10.45	11.35	12.51
18	RATE ON TIME & SAVINGS DEPOSITS*	10.40	9.73	9.12	8.62	8.14
19	RATE ON TOTAL INTEREST FUNDS*	10.49	9.73	9.13	8.62	8.13

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.22	1.41	.83	.53	.28
21	GROSS CHARGE OFFS*	2.23	1.11	.47	.14	.00
22	RECOVERIES / GROSS CHARGE OFFS	.00	1.88	9.59	24.57	50.52
23	NET CHARGE OFFS*	1.81	.92	.36	.06	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-1.44	.87	2.60	7.81	21.95

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.08	1.75	.82	.17	.00
26	NONACCRUAL*	3.12	1.45	.47	.06	.00
27	RENEGOTIATED*	.25	.01	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.16	3.62	1.76	.35	.00
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	53.57	27.58	11.56	1.50	.00
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	18.29	28.77	48.63	100.91	353.36

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	7.32	16.20	27.25	41.75	53.96
32	ASSETS LESS LIABILITIES 3-6 MOS.	-7.69	-4.30	-1.85	.65	3.57
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.92	-.73	1.17	3.75	6.87
34	ASSETS LESS LIABILITIES >1 YR.	3.93	11.91	21.50	34.61	44.6[illegible]

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	42.97	28.28	14.40	3.01	-10.07
36	LIQUID ASSETS / LARGE LIABILITIES	20.15	32.26	54.58	58.65	155.06
37	CORE DEPOSITS / EARNING ASSETS	47.53	60.58	75.48	87.63	95.22
38	BROKERED DEPOSITS / EARNING ASSETS*	7.28	2.43	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	54.06	63.86	72.39	79.85	85.78
40	DEMAND DEPOSITS--IPC	9.70	14.81	20.79	27.23	33.37
41	TOTAL DEMAND DEPOSITS	12.60	17.02	22.84	29.61	37.31
42	SAVINGS DEPOSITS (IPC)	19.68	26.83	35.64	43.53	48.51
43	TIME DEPOSITS (IPC)	22.50	28.30	35.26	43.58	52.96
44	TOTAL TIME & SAVINGS DEPOSITS	49.58	59.40	65.71	72.84	78.40
45	MEMO: TIME DEPOSITS OVER 100M*	41.46	25.55	20.59	12.70	6.42
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	78.92	52.89	99.86	105.23	109.02
48	FED FUNDS PURCHASED & REV. REPOS*	2.54	.67	.00	.00	.00
49	BORROWINGS*	4.53	2.02	.59	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.25	3.24	6.59	12.33	20.46
51	INVESTMENT SECURITIES	1.15	4.64	11.40	19.42	27.61
52	TOTAL LOANS NET OF UNEARNED DISC.	46.99	61.26	71.49	79.88	86.56
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.76	16.22	24.51	33.95	44.38
54	MEMO: REAL ESTATE LOANS	4.47	11.91	21.12	30.47	39.04
55	MEMO: PERSONAL LOANS	3.31	7.78	13.67	21.54	30.68
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.03	1.42
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	81.36	84.44	87.33	89.80	91.60
59	NONINT. CASH & DUE / AVG. ASSETS	4.61	5.90	7.47	9.32	11.56

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	44.07	33.78	12.83	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	.00	27.64
62	INTERNAL CAPITAL FORMATION RATE	-20.35	-4.82	4.10	9.83	13.32
63	EQUITY CAPITAL / AVERAGE ASSETS	5.33	6.45	9.50	14.11	27.25
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.99	7.14	9.55	14.63	27.59

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-215.97	-7.57	31.29	120.43	367.02
66	NET INCOME (5 YR COMPOUND)	-129.15	-92.23	77.54	100.96	122.88
67	AVERAGE ASSETS (1 YR)	-1.14	9.70	21.85	43.01	71.07
68	AVERAGE ASSETS (5 YR COMPOUND)	76.47	86.11	101.37	116.54	133.57

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	16.34	9.70	4.41	.55	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	4.09	2.08	.92	.26	.00

California

MEDIANS BY RESOURCE CLASS FOR 446 BANKS IN CALIFORNIA

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
	Performance (% of Assets)						
1	INTEREST INCOME (FTE)	4.62	11.99	11.92	[illegible]	11.67	10.75
2	INTEREST EXPENSE*	1.08	5.77	6.03	6.20	6.11	6.57
3	NET INTEREST INCOME (FTE)	2.91	6.12	5.87	5.73	[illegible]	4.14
4	TRUST INCOME	.00	.00	.00	.00	[illegible]	.12
5	SERVICE CHGS. ON DEPOSITS	.01	.47	.53	.42	.47	.33
6	OTHER NONINTEREST INCOME	.06	.16	.23	.32	.37	.52
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.85	3.09	2.65	2.55	2.52	1.91
9	OCCUPANCY EXPENSES*	1.06	1.10	.91	.83	.83	.65
10	OTHER NONINTEREST EXPENSE*	2.06	2.21	1.94	1.71	1.65	1.20
11	TAX PROVISION*	.00	.00	.12	.15	.14	.12
12	RETURN ON ASSETS--NET INCOME	-1.17	-.16	.61	.71	.72	.46
13	RETURN ON EQUITY--NET INCOME	-3.48	-.89	5.46	9.09	10.23	8.08
	Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	5.18	13.82	13.85	13.60	13.46	12.59
15	BREAK EVEN YIELD*	10.50	13.08	12.40	12.10	11.71	11.01
16	YIELD ON LOANS	6.06	15.27	15.26	14.88	14.74	13.17
17	YIELD ON INVESTMENT SEC. (FTE)	5.17	10.55	10.29	9.81	11.01	12.02
18	RATE ON TIME & SAVINGS DEPOSITS*	3.68	8.96	9.29	9.25	8.93	9.94
19	RATE ON TOTAL INTEREST FUNDS*	3.68	9.07	9.19	9.25	9.01	10.03
	Asset Quality Loan Losses **(% of Average Loans)**						
20	LOAN LOSS PROVISION*	.49	.86	.50	.73	.84	.87
21	GROSS CHARGE OFFS*	.00	.14	.49	.62	.65	.87
22	RECOVERIES / GROSS CHARGE OFFS	N/A	.00	6.03	11.28	13.10	19.70
23	NET CHARGE OFFS*	.00	.10	.40	.44	.44	.74
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	1.94	2.60	2.95	2.83	2.38
	Classified Loans **(% of Average Loans)**						
25	PAST DUE >90 DAYS*	.00	.09	.87	1.14	1.84	.91
26	NONACCRUAL*	.00	.08	.35	.68	.94	1.34
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.06
28	TOTAL CLASSIFIED LOANS*	.00	.34	1.64	2.10	2.68	4.25
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	1.20	10.78	18.21	23.27	41.20
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	108.63	93.46	53.69	45.50	28.15	26.01
	Interest Sensitivity **(% of Average Loans)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	13.77	24.57	31.44	27.38	18.45	14.41
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.12	-1.47	-1.85	-2.34	-2.00	-3.66
33	ASSETS LESS LIABILITIES 6-12 MOS.	.00	.87	1.61	1.12	1.61	.50
34	ASSETS LESS LIABILITIES >1 YR.	4.13	17.35	20.51	25.48	26.72	24.71
	Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-12.12	7.61	14.33	20.25	18.76	35.32
36	LIQUID ASSETS / LARGE LIABILITIES	58.22	36.52	60.15	52.10	63.24	37.25
37	CORE DEPOSITS / EARNING ASSETS	81.35	89.24	79.19	82.05	82.21	84.82
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.83
	Source of Funds **(% of Earning Assets)**						
39	LOANS TO DEPOSITS	59.02	70.91	72.54	73.06	71.17	81.48
40	DEMAND DEPOSITS--IPC	10.37	17.46	22.28	23.23	23.62	18.94
41	TOTAL DEMAND DEPOSITS	14.60	20.15	24.75	25.50	25.87	22.01
42	SAVINGS DEPOSITS (IPC)	24.58	34.02	36.62	35.31	36.52	24.47
43	TIME DEPOSITS (IPC)	17.27	34.03	35.54	36.88	36.66	31.87
44	TOTAL TIME & SAVINGS DEPOSITS	42.96	62.34	67.64	67.94	67.27	61.02
45	MEMO: TIME DEPOSITS OVER 100M*	7.21	19.30	22.10	22.64	21.45	21.28
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.33
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	66.53	92.65	100.80	103.11	103.43	95.59
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.46	3.63
49	BORROWINGS*	.00	.00	.39	.83	1.35	4.34
	Use of Funds **(% of Earning Assets)**						
50	FED FUNDS SOLD & REPOS	23.51	10.55	7.73	5.65	4.52	1.98
51	INVESTMENT SECURITIES	5.22	7.78	10.18	11.78	17.37	9.98
52	TOTAL LOANS NET OF UNEARNED DISC.	35.72	66.43	72.53	76.02	73.26	79.28
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	14.64	26.74	25.10	25.80	22.84	27.31
54	MEMO: REAL ESTATE LOANS	4.34	15.35	21.10	24.45	25.27	23.37
55	MEMO: PERSONAL LOANS	2.55	12.75	14.38	16.05	14.26	12.71
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.00	.00	.49
57	MEMO: FOREIGN LOANS	.00	.00	.00	.01	.00	1.57
58	EARNING ASSETS / AVERAGE ASSETS	89.73	87.18	86.05	87.11	87.45	86.35
59	NONINT. CASH & DUE / AVG. ASSETS	4.75	7.15	7.86	7.75	7.49	6.70
	Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	.00	11.76	23.39	27.41	26.38
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	.00	.00	7.84
62	INTERNAL CAPITAL FORMATION RATE	-3.48	-.89	5.40	6.91	7.30	6.55
63	EQUITY CAPITAL / AVERAGE ASSETS	38.38	17.01	9.52	7.33	6.48	3.84
64	PRIMARY CAPITAL / AVERAGE ASSETS	38.56	17.17	10.62	7.79	7.21	6.20
	Growth Statistics						
65	NET INCOME (1 YR)	52.17	73.20	42.75	30.35	19.71	14.72
66	NET INCOME (5 YR COMPOUND)	N/A	82.97	2.75	88.48	77.81	55.78
67	AVERAGE ASSETS (1 YR)	1.62	33.11	25.33	24.98	18.01	6.43
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	92.50	101.10	107.95	102.94	52.61
	Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	3.20	4.06	4.47	6.55	13.34
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.51	.14	1.12	1.37	4.71

Colorado

MEDIANS BY RESOURCE CLASS FOR 446 BANKS IN COLORADO

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
	Performance (% of Assets)						
1	INTEREST INCOME (FTE)	11.35	11.53	11.36	11.38	11.40	10.49
2	INTEREST EXPENSE*	5.46	6.42	6.22	6.12	6.35	6.32
3	NET INTEREST INCOME (FTE)	5.62	5.31	5.18	5.34	5.11	4.16
4	TRUST INCOME	.00	.00	.00	.00	.20	.41
5	SERVICE CHGS. ON DEPOSITS	.53	.68	.68	.62	.47	.32
6	OTHER NONINTEREST INCOME	.27	.25	.26	.40	.37	.75
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.75	2.23	2.06	2.00	1.86	1.66
9	OCCUPANCY EXPENSES*	1.22	.77	.64	.60	.51	.61
10	OTHER NONINTEREST EXPENSE*	2.25	1.82	1.65	1.51	1.58	1.76
11	TAX PROVISION*	.00	.06	.21	.30	.21	.30
12	RETURN ON ASSETS--NET INCOME	.03	.95	1.23	1.35	1.12	.80
13	RETURN ON EQUITY--NET INCOME	.31	11.00	13.96	16.93	14.61	13.91
	Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	13.15	13.27	12.90	12.81	13.11	12.88
15	BREAK EVEN YIELD*	12.04	11.30	10.77	10.33	10.21	10.39
16	YIELD ON LOANS	14.23	14.93	14.66	14.42	14.14	13.46
17	YIELD ON INVESTMENT SEC. (FTE)	9.95	5.90	9.53	9.34	12.20	12.72
18	RATE ON TIME & SAVINGS DEPOSITS*	9.65	5.19	8.90	8.85	8.66	5.77
19	RATE ON TOTAL INTEREST FUNDS*	8.65	5.20	9.03	6.94	8.90	5.86
	Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	.64	.92	.50	.62	.64	.36
21	GROSS CHARGE OFFS*	.16	.66	.74	.65	.63	1.11
22	RECOVERIES / GROSS CHARGE OFFS	6.46	5.82	10.81	16.91	18.11	16.37
23	NET CHARGE OFFS*	.11	.53	.56	.45	.50	.95
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.50	3.50	4.43	5.18	4.06	2.95
	Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	.55	.83	1.06	.85	.86	.64
26	NONACCRUAL*	.00	.59	.86	.98	1.35	2.86
27	RENEGOTIATED*	.00	.00	.00	.00	.09	.16
28	TOTAL CLASSIFIED LOANS*	.65	1.31	2.33	2.10	2.61	4.21
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	3.17	10.77	16.43	15.36	22.32	38.85
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	44.09	50.61	42.74	53.17	50.22	35.26
	Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	32.75	22.62	23.10	25.78	22.63	3.63
32	ASSETS LESS LIABILITIES 3-6 MOS.	.00	-.40	-.41	-1.71	-2.45	-2.26
33	ASSETS LESS LIABILITIES 6-12 MOS.	2.24	2.40	1.75	1.78	1.42	.16
34	ASSETS LESS LIABILITIES >1 YR.	16.72	25.92	27.84	23.35	29.59	21.35
	Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	7.34	10.74	9.70	7.27	17.62	53.16
36	LIQUID ASSETS / LARGE LIABILITIES	101.77	102.94	94.20	119.12	69.63	35.97
37	CORE DEPOSITS / EARNING ASSETS	74.79	85.95	89.27	89.12	83.59	56.82
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	4.53
	Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	74.68	71.62	70.74	71.45	72.05	79.36
40	DEMAND DEPOSITS--IPC	17.46	15.20	21.45	22.36	21.03	21.37
41	TOTAL DEMAND DEPOSITS	20.64	22.19	23.55	24.51	23.64	31.34
42	SAVINGS DEPOSITS (IPC)	23.67	36.04	41.48	35.85	37.92	13.37
43	TIME DEPOSITS (IPC)	33.16	38.86	32.23	34.20	36.51	37.01
44	TOTAL TIME & SAVINGS DEPOSITS	58.79	65.78	62.33	64.27	65.45	50.29
45	MEMO: TIME DEPOSITS OVER 100M*	14.17	11.25	10.46	10.74	14.64	28.35
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	1.53
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95.14	100.35	101.34	100.85	98.85	85.03
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.17	.07	.20	1.85	20.71
49	BORROWINGS*	.13	.79	.80	1.13	4.56	23.69
	Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	10.76	4.82	4.06	2.73	3.57	9.00
51	INVESTMENT SECURITIES	11.95	17.83	21.65	23.35	20.96	14.34
52	TOTAL LOANS NET OF UNEARNED DISC.	69.43	73.83	71.30	71.64	72.57	72.33
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	18.04	15.16	22.71	19.95	22.64	22.61
54	MEMO: REAL ESTATE LOANS	21.62	22.35	21.09	26.16	25.53	15.46
55	MEMO: PERSONAL LOANS	10.96	12.92	11.55	13.30	15.19	19.94
56	MEMO: AGRICULTURAL LOANS	.00	.16	.08	.17	.13	1.30
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.25
58	EARNING ASSETS / AVERAGE ASSETS	85.94	87.89	88.15	88.93	88.04	81.41
59	NONINT. CASH & DUE / AVG. ASSETS	8.25	7.44	7.19	7.38	7.37	14.09
	Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	14.95	23.54	21.42	22.77	8.68
61	CASH DIVIDEND / NET INCOME	.00	5.51	28.50	44.11	40.65	46.58
62	INTERNAL CAPITAL FORMATION RATE	-1.03	4.71	7.64	3.76	7.75	6.82
63	EQUITY CAPITAL / AVERAGE ASSETS	15.69	8.57	9.00	8.03	7.85	5.61
64	PRIMARY CAPITAL / AVERAGE ASSETS	16.15	9.12	8.79	8.57	8.31	6.25
	Growth Statistics						
65	NET INCOME (1 YR)	43.54	4.70	9.41	13.06	14.35	20.93
66	NET INCOME (5 YR COMPOUND)	85.00	-58.87	84.60	69.82	81.87	93.60
67	AVERAGE ASSETS (1 YR)	16.23	11.94	9.54	10.30	7.25	3.80
68	AVERAGE ASSETS (5 YR COMPOUND)	91.61	65.59	90.61	51.17	88.61	52.69
	Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.36	1.41	1.72	2.04	7.01	13.67
70	OTHER COMMITMENTS & CONTINGENCIES*	.16	.58	.65	.90	1.80	5.35

Connecticut

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 CONNECTICUT BASED ON 50 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	9.88	10.61	10.82	11.43	11.78
2	INTEREST EXPENSE*	7.29	6.66	6.21	5.98	5.23
3	NET INTEREST INCOME (FTE)	3.79	4.32	4.67	5.03	5.38
4	TRUST INCOME	.00	.00	.00	.16	.47
5	SERVICE CHGS. ON DEPOSITS	.12	.23	.33	.41	.52
6	OTHER NONINTEREST INCOME	.10	.16	.24	.41	.73
7	SECURITIES GAINS (LOSSES)	-.04	.00	.00	.03	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.50	2.10	1.83	1.56	1.28
9	OCCUPANCY EXPENSES*	.79	.71	.57	.40	.25
10	OTHER NONINTEREST EXPENSE*	1.66	1.30	1.12	1.04	.83
11	TAX PROVISION*	.75	.39	.28	.15	.11
12	RETURN ON ASSETS--NET INCOME	.70	.85	1.07	1.23	1.39
13	RETURN ON EQUITY--NET INCOME	10.89	12.56	15.11	17.87	19.40
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.09	11.67	12.11	12.45	12.99
15	BREAK EVEN YIELD*	10.78	10.54	10.03	9.61	9.17
16	YIELD ON LOANS	11.93	12.65	13.19	13.55	14.30
17	YIELD ON INVESTMENT SEC. (FTE)	8.71	9.46	10.16	11.35	12.58
18	RATE ON TIME & SAVINGS DEPOSITS*	9.45	9.26	8.85	8.43	7.65
19	RATE ON TOTAL INTEREST FUNDS*	9.59	9.20	8.85	8.46	7.65
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	.77	.64	.27	.15	.08
21	GROSS CHARGE OFFS*	.77	.49	.22	.13	.05
22	RECOVERIES / GROSS CHARGE OFFS	4.20	14.22	29.00	42.03	65.05
23	NET CHARGE OFFS*	.39	.39	.16	.06	.01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	3.55	4.98	12.23	19.23	62.15
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	1.74	1.32	.76	.34	.17
26	NONACCRUAL*	1.64	.84	.27	.04	.00
27	RENEGOTIATED*	.16	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.72	2.26	1.35	.64	.19
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	31.95	19.62	9.57	3.57	1.21
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	24.42	28.67	58.62	55.38	487.87
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	3.80	10.32	15.41	21.40	29.19
32	ASSETS LESS LIABILITIES 3-6 MOS.	-7.50	-4.64	-1.87	-.30	2.14
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.85	-.08	1.66	6.13	13.92
34	ASSETS LESS LIABILITIES >1 YR.	23.45	30.16	40.66	48.78	55.72
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	15.91	8.02	1.09	-5.17	-19.24
36	LIQUID ASSETS / LARGE LIABILITIES	46.60	71.13	151.70	207.22	554.51
37	CORE DEPOSITS / EARNING ASSETS	73.80	84.32	91.27	95.00	97.95
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	46.64	55.43	62.36	69.68	78.43
40	DEMAND DEPOSITS--IPC	9.66	15.83	20.23	22.74	26.24
41	TOTAL DEMAND DEPOSITS	11.19	16.44	22.36	25.99	30.21
42	SAVINGS DEPOSITS (IPC)	30.82	34.04	40.58	45.75	54.44
43	TIME DEPOSITS (IPC)	22.77	28.64	32.23	36.45	45.56
44	TOTAL TIME & SAVINGS DEPOSITS	50.11	60.36	67.74	70.95	74.01
45	MEMO: TIME DEPOSITS OVER 100M*	16.55	10.26	7.24	4.34	3.07
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.12	95.22	98.29	100.39	103.32
48	FED FUNDS PURCHASED & REV. REPOS*	7.91	3.30	.46	.00	.00
49	BORROWINGS*	10.16	3.85	1.02	.35	.00
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	1.24	2.61	5.60	7.59	14.56
51	INVESTMENT SECURITIES	13.65	18.98	25.94	32.31	36.88
52	TOTAL LOANS NET OF UNEARNED DISC.	43.39	55.28	61.65	69.05	77.11
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.40	7.05	12.56	22.16	27.24
54	MEMO: REAL ESTATE LOANS	14.43	19.34	26.32	33.03	40.60
55	MEMO: PERSONAL LOANS	10.50	14.82	17.24	22.55	27.94
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.04	.29
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.63
58	EARNING ASSETS / AVERAGE ASSETS	85.25	88.81	91.13	92.65	93.15
59	NONINT. CASH & DUE / AVG. ASSETS	4.39	5.16	6.00	7.80	9.39
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	39.91	28.69	22.77	15.66	9.22
61	CASH DIVIDENDS / NET INCOME	.00	17.81	25.92	35.50	43.74
62	INTERNAL CAPITAL FORMATION RATE	6.70	8.51	10.68	13.90	15.65
63	EQUITY CAPITAL / AVERAGE ASSETS	5.49	5.91	6.68	8.35	10.79
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.10	6.47	7.21	8.64	11.35
Growth Statistics						
65	NET INCOME (1 YR)	-7.17	5.46	18.26	34.84	55.06
66	NET INCOME (5 YR COMPOUND)	82.61	86.20	100.46	111.72	121.59
67	AVERAGE ASSETS (1 YR)	9.53	15.29	20.95	26.34	35.29
68	AVERAGE ASSETS (5 YR COMPOUND)	85.58	97.37	102.02	105.67	111.49
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	3.62	3.86	.50	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.63	1.47	.70	.15	.00

Bank Administration Institute

Connecticut

MEDIANS BY RESOURCE CLASS FOR 50 BANKS IN CONNECTICUT

Resource Class— Size in Millions—	1 Under $10	2 $10 25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)						
1 INTEREST INCOME (FTE)	N/A	5.87	10.83	10.62	11.20	10.84
2 INTEREST EXPENSE*	N/A	4.37	6.27	6.21	6.12	6.34
3 NET INTEREST INCOME (FTE)	N/A	4.19	4.81	4.32	4.69	4.75
4 TRUST INCOME	N/A	.00	.00	.00	.17	.47
5 SERVICE CHGS. ON DEPOSITS	N/A	.27	.37	.31	.35	.32
6 OTHER NONINTEREST INCOME	N/A	.13	.26	.20	.22	.41
7 SECURITIES GAINS (LOSSES)	N/A	.02	.00	.00	.01	.02
8 SALARIES & EMPLOYEE BENEFITS*	N/A	1.69	1.54	1.67	2.09	2.06
9 OCCUPANCY EXPENSES*	N/A	.41	.38	.42	.69	.71
10 OTHER NONINTEREST EXPENSE*	N/A	1.16	1.32	1.11	1.10	1.05
11 TAX PROVISION*	N/A	.35	.32	.35	.26	.24
12 RETURN ON ASSETS--NET INCOME	N/A	1.17	1.21	1.14	1.03	.99
13 RETURN ON EQUITY--NET INCOME	N/A	12.89	15.99	14.75	15.43	17.75
Yields and Rates						
14 TAX EQUIV. YIELD ON EARNING ASSETS	N/A	11.33	12.02	12.03	12.25	12.76
15 BREAK EVEN YIELD*	N/A	5.28	10.11	9.76	10.14	10.37
16 YIELD ON LOANS	N/A	12.30	13.45	13.34	12.76	13.14
17 YIELD ON INVESTMENT SEC. (FTE)	N/A	9.92	9.35	9.65	11.39	12.95
18 RATE ON TIME & SAVINGS DEPOSITS*	N/A	7.86	8.93	8.70	8.94	9.35
19 RATE ON TOTAL INTEREST FUNDS*	N/A	7.88	9.01	8.74	8.59	9.27
Asset Quality Loan Losses **(% of Average Loans)**						
20 LOAN LOSS PROVISION*	N/A	.10	.48	.44	.25	.37
21 GROSS CHARGE OFFS*	N/A	.21	.28	.22	.19	.47
22 RECOVERIES / GROSS CHARGE OFFS	N/A	55.38	20.00	30.13	32.04	23.14
23 NET CHARGE OFFS*	N/A	.07	.20	.16	.13	.33
24 EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	14.23	8.41	13.00	15.39	7.13
Classified Loans **(% of Average Loans)**						
25 PAST DUE >90 DAYS*	N/A	.96	.69	1.05	.69	.87
26 NONACCRUAL*	N/A	.00	.10	.45	.22	1.20
27 RENEGOTIATED*	N/A	.00	.00	.00	.00	.15
28 TOTAL CLASSIFIED LOANS*	N/A	.98	1.06	1.35	1.25	2.51
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	4.11	9.55	11.38	7.53	25.47
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	76.34	81.60	57.61	82.00	40.59
Interest Sensitivity **(% of Average Loans)**						
31 ASSETS LESS LIABILITIES 0-3 MOS.	N/A	18.36	14.76	12.45	18.54	14.55
32 ASSETS LESS LIABILITIES 3-6 MOS.	N/A	-4.57	-2.41	-2.41	-.53	-.38
33 ASSETS LESS LIABILITIES 6-12 MOS.	N/A	2.35	2.46	2.08	-.27	1.36
34 ASSETS LESS LIABILITIES >1 YR.	N/A	45.92	40.44	46.78	34.23	27.66
Liquidity						
35 NET LARGE LIAB. / NET EARN. ASSETS*	N/A	-10.54	1.69	.34	-.25	14.21
36 LIQUID ASSETS / LARGE LIABILITIES	N/A	619.95	180.64	159.65	147.75	51.47
37 CORE DEPOSITS / EARNING ASSETS	N/A	55.90	93.79	91.75	91.15	80.74
38 BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	.00	.00	.00
Source of Funds **(% of Earning Assets)**						
39 LOANS TO DEPOSITS	N/A	45.11	63.19	61.91	63.35	74.68
40 DEMAND DEPOSITS--IPC	N/A	15.38	19.82	19.07	20.90	23.66
41 TOTAL DEMAND DEPOSITS	N/A	22.40	20.40	21.31	23.45	27.47
42 SAVINGS DEPOSITS (IPC)	N/A	31.86	39.21	43.22	42.21	33.59
43 TIME DEPOSITS (IPC)	N/A	24.44	34.60	30.07	23.04	30.32
44 TOTAL TIME & SAVINGS DEPOSITS	N/A	52.35	70.69	68.01	66.74	59.56
45 MEMO: TIME DEPOSITS OVER 100M*	N/A	4.23	5.64	7.45	8.03	9.26
46 DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	.00	.00	.70
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	98.97	95.41	89.22	94.10	93.34
48 FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	.00	.65	1.70	10.34
49 BORROWINGS*	N/A	.00	.34	1.27	2.93	12.48
Use of Funds **(% of Earning Assets)**						
50 FED FUNDS SOLD & REPOS	N/A	14.89	5.50	3.57	4.34	2.05
51 INVESTMENT SECURITIES	N/A	27.76	20.98	29.88	30.13	17.61
52 TOTAL LOANS NET OF UNEARNED DISC.	N/A	48.77	65.08	61.32	62.14	71.24
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	4.75	12.25	11.62	13.36	22.97
54 MEMO: REAL ESTATE LOANS	N/A	20.41	25.78	27.45	27.68	24.74
55 MEMO: PERSONAL LOANS	N/A	17.97	18.47	17.65	15.13	16.58
56 MEMO: AGRICULTURAL LOANS	N/A	.00	.00	.00	.00	.08
57 MEMO: FOREIGN LOANS	N/A	.00	.00	.00	.00	1.75
58 EARNING ASSETS / AVERAGE ASSETS	N/A	85.24	91.98	91.78	91.02	87.53
59 NONINT. CASH & DUE / AVG. ASSETS	N/A	12.93	5.64	5.79	6.20	7.79
Capital Position						
60 EFFECTIVE TAX RATE ON NET INCOME*	N/A	20.19	24.24	24.35	21.47	22.03
61 CASH DIVIDEND / NET INCOME	N/A	25.82	20.17	23.28	31.83	36.60
62 INTERNAL CAPITAL FORMATION RATE	N/A	9.19	11.75	11.80	10.39	11.06
63 EQUITY CAPITAL / AVERAGE ASSETS	N/A	9.61	7.27	6.67	6.40	5.61
64 PRIMARY CAPITAL / AVERAGE ASSETS	N/A	10.28	7.67	7.20	6.92	[illegible]
Growth Statistics						
65 NET INCOME (1 YR)	N/A	-1.15	12.18	13.45	18.08	25.91
66 NET INCOME (5 YR COMPOUND)	N/A	88.20	108.66	103.38	98.97	101.20
67 AVERAGE ASSETS (1 YR)	N/A	11.91	19.79	24.46	16.50	16.92
68 AVERAGE ASSETS (5 YR COMPOUND)	N/A	101.64	102.02	105.08	98.03	101.88
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**						
69 LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	.00	.00	1.08	1.41	12.39
70 OTHER COMMITMENTS & CONTINGENCIES*	N/A	.00	.21	.70	.87	3.35

Delaware

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 DELAWARE BASED ON 32 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.29	10.84	11.74	15.88	17.20
2	INTEREST EXPENSE*	9.35	8.56	7.25	6.43	6.12
3	NET INTEREST INCOME (FTE)	3.37	4.07	4.50	7.57	8.81
4	TRUST INCOME	.00	.00	.00	.00	.41
5	SERVICE CHGS. ON DEPOSITS	.00	.00	.05	.35	.47
6	OTHER NONINTEREST INCOME	.03	.14	.46	2.67	5.49
7	SECURITIES GAINS (LOSSES)	-.01	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.57	2.05	1.15	.62	.22
9	OCCUPANCY EXPENSES*	.87	.54	.27	.13	.10
10	OTHER NONINTEREST EXPENSE*	3.53	3.31	1.26	.96	.48
11	TAX PROVISION*	2.81	1.61	.57	.35	.21
12	RETURN ON ASSETS--NET INCOME	.79	1.13	1.52	1.98	3.03
13	RETURN ON EQUITY--NET INCOME	7.04	10.40	15.20	18.80	22.21

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.97	11.69	12.66	16.45	17.55
15	BREAK EVEN YIELD*	11.75	11.05	9.61	8.44	7.13
16	YIELD ON LOANS	11.82	12.62	13.44	17.00	18.77
17	YIELD ON INVESTMENT SEC. (FTE)	4.82	8.81	10.57	13.52	14.45
18	RATE ON TIME & SAVINGS DEPOSITS*	12.30	10.84	9.42	8.90	8.06
19	RATE ON TOTAL INTEREST FUNDS*	12.27	11.23	9.97	9.13	8.39

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.22	1.74	.53	.14	.01
21	GROSS CHARGE OFFS*	1.90	1.20	.27	.02	.00
22	RECOVERIES / GROSS CHARGE OFFS	.00	2.37	13.39	28.35	36.74
23	NET CHARGE OFFS*	1.80	.88	.24	.01	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.33	3.44	7.06	27.46	92.71

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	1.23	.92	.49	.11	.00
26	NONACCRUAL*	.28	.09	.00	.00	.00
27	RENEGOTIATED*	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	1.50	1.12	.62	.17	.00
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	12.36	9.66	4.72	.95	.00
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	23.59	16.36	175.64	457.44	918.88

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-37.83	-7.39	8.72	18.51	30.89
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.69	-6.66	-2.69	.00	1.42
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.80	-1.11	.00	2.98	10.22
34	ASSETS LESS LIABILITIES >1 YR.	.49	11.63	34.05	47.31	65.53

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	116.77	53.88	46.21	-1.23	-12.44
36	LIQUID ASSETS / LARGE LIABILITIES	1.14	3.25	26.81	124.03	384.53
37	CORE DEPOSITS / EARNING ASSETS	.07	.83	38.02	88.87	92.41
38	BROKERED DEPOSITS / EARNING ASSETS*	6.76	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	50.60	69.18	111.89	216.24	6507.13
40	DEMAND DEPOSITS--IPC	.00	.08	4.96	16.36	20.48
41	TOTAL DEMAND DEPOSITS	.00	.12	8.33	17.46	21.85
42	SAVINGS DEPOSITS (IPC)	.00	.00	13.37	31.98	33.81
43	TIME DEPOSITS (IPC)	1.14	18.99	36.86	46.59	54.80
44	TOTAL TIME & SAVINGS DEPOSITS	1.14	30.12	55.71	71.02	75.65
45	MEMO: TIME DEPOSITS OVER 100M*	46.49	28.52	7.30	3.30	.67
46	DEPOSITS IN FOREIGN OFFICES*	1.55	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	2.74	35.87	70.17	54.73	97.32
48	FED FUNDS PURCHASED & REV. REPOS*	24.65	13.10	4.77	.00	.00
49	BORROWINGS*	67.01	45.15	10.05	.36	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.00	.19	4.01	10.14	16.51
51	INVESTMENT SECURITIES	.23	.52	10.66	20.60	29.32
52	TOTAL LOANS NET OF UNEARNED DISC.	53.13	60.26	77.13	96.17	99.53
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.00	.00	4.44	10.45	28.89
54	MEMO: REAL ESTATE LOANS	.00	.04	17.90	37.73	48.90
55	MEMO: PERSONAL LOANS	.30	7.60	18.58	87.22	99.05
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.25	.74
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.14
58	EARNING ASSETS / AVERAGE ASSETS	89.60	91.81	94.23	97.96	100.13
59	NONINT. CASH & DUE / AVG. ASSETS	.32	1.17	2.76	5.74	6.28

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	48.65	48.37	43.46	23.21	12.02
61	CASH DIVIDEND / NET INCOME	.00	.00	10.48	35.08	47.84
62	INTERNAL CAPITAL FORMATION RATE	4.50	6.93	12.70	15.40	18.38
63	EQUITY CAPITAL / AVERAGE ASSETS	6.28	7.24	9.43	13.18	21.30
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.89	7.70	10.56	13.86	22.99

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	2.68	18.04	49.56	103.86	282.25
66	NET INCOME (5 YR COMPOUND)	-11.43	82.34	101.46	123.61	171.32
67	AVERAGE ASSETS (1 YR)	8.24	12.59	22.69	56.53	103.28
68	AVERAGE ASSETS (5 YR COMPOUND)	81.71	89.51	93.53	104.44	147.21

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	26.84	5.32	.76	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.89	1.18	.00	.00	.00

Bank Administration Institute

Delaware

MEDIANS BY RESOURCE CLASS FOR 32 BANKS IN DELAWARE

Performance (% of Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1 INTEREST INCOME (FTE)	N/A	11.57	10.22	N/A	15.06	12.25
2 INTEREST EXPENSE*	N/A	6.58	6.73	N/A	7.82	6.56
3 NET INTEREST INCOME (FTE)	N/A	4.88	3.89	N/A	7.39	4.96
4 TRUST INCOME	N/A	.00	.00	N/A	.00	.00
5 SERVICE CHGS. ON DEPOSITS	N/A	.20	.47	N/A	.03	.00
6 OTHER NONINTEREST INCOME	N/A	.04	.17	N/A	1.15	.69
7 SECURITIES GAINS (LOSSES)	N/A	.00	.04	N/A	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	N/A	2.02	1.17	N/A	1.24	.97
9 OCCUPANCY EXPENSES*	N/A	.41	.29	N/A	.38	.17
10 OTHER NONINTEREST EXPENSE*	N/A	1.11	1.00	N/A	3.04	1.19
11 TAX PROVISION*	N/A	.39	.63	N/A	1.24	1.28
12 RETURN ON ASSETS--NET INCOME	N/A	.99	1.11	N/A	1.60	1.52
13 RETURN ON EQUITY--NET INCOME	N/A	9.90	15.29	N/A	15.40	18.56

Yields and Rates

	1	2	3	4	5	6
14 TAX EQUIV. YIELD ON EARNING ASSETS	N/A	12.55	11.13	N/A	15.30	12.84
15 BREAK EVEN YIELD*	N/A	11.09	9.23	N/A	8.82	9.74
16 YIELD ON LOANS	N/A	13.56	12.68	N/A	16.92	13.45
17 YIELD ON INVESTMENT SEC. (FTE)	N/A	13.05	9.26	N/A	9.84	12.60
18 RATE ON TIME & SAVINGS DEPOSITS*	N/A	9.43	9.92	N/A	9.52	9.53
19 RATE ON TOTAL INTEREST FUNDS*	N/A	5.21	8.92	N/A	10.28	10.48

Asset Quality Loan Losses
(% of Average Loans)

	1	2	3	4	5	6
20 LOAN LOSS PROVISION*	N/A	.00	.05	N/A	1.65	.59
21 GROSS CHARGE OFFS*	N/A	.02	.08	N/A	1.00	.36
22 RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	N/A	N/A	11.74	18.47
23 NET CHARGE OFFS*	N/A	.02	.05	N/A	.76	.26
24 EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	20.65	N/A	5.79	7.06

Classified Loans
(% of Average Loans)

	1	2	3	4	5	6
25 PAST DUE >90 DAYS*	N/A	.23	1.30	N/A	.51	.50
26 NONACCRUAL*	N/A	.00	.00	N/A	.00	.05
27 RENEGOTIATED*	N/A	.00	.00	N/A	.00	.00
28 TOTAL CLASSIFIED LOANS*	N/A	.23	1.30	N/A	.51	.71
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	1.60	9.29	N/A	2.07	7.03
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	32.89	N/A	321.16	200.35

Interest Sensitivity
(% of Average Loans)

	1	2	3	4	5	6
31 ASSETS LESS LIABILITIES 0-3 MOS.	N/A	20.26	4.67	N/A	9.58	.89
32 ASSETS LESS LIABILITIES 3-6 MOS.	N/A	-2.41	-9.54	N/A	.00	-3.12
33 ASSETS LESS LIABILITIES 6-12 MOS.	N/A	6.05	4.15	N/A	.00	.19
34 ASSETS LESS LIABILITIES >1 YR.	N/A	16.19	47.67	N/A	16.05	36.57

Liquidity

	1	2	3	4	5	6
35 NET LARGE LIAB. / NET EARN. ASSETS*	N/A	-4.89	-15.97	N/A	73.31	53.88
36 LIQUID ASSETS / LARGE LIABILITIES	N/A	273.12	710.27	N/A	7.27	4.47
37 CORE DEPOSITS / EARNING ASSETS	N/A	51.93	92.51	N/A	26.85	7.39
38 BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	N/A	.00	.00

Source of Funds
(% of Earning Assets)

	1	2	3	4	5	6
39 LOANS TO DEPOSITS	N/A	67.55	60.38	N/A	122.23	141.71
40 DEMAND DEPOSITS--IPC	N/A	18.21	14.00	N/A	2.16	1.12
41 TOTAL DEMAND DEPOSITS	N/A	20.31	14.52	N/A	2.66	1.57
42 SAVINGS DEPOSITS (IPC)	N/A	34.72	31.43	N/A	2.50	1.38
43 TIME DEPOSITS (IPC)	N/A	40.35	48.57	N/A	40.07	36.33
44 TOTAL TIME & SAVINGS DEPOSITS	N/A	72.93	77.00	N/A	43.86	41.16
45 MEMO: TIME DEPOSITS OVER 100M*	N/A	4.74	2.23	N/A	7.25	7.78
46 DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	N/A	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	58.03	95.66	N/A	50.77	58.98
48 FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	.00	N/A	4.75	11.49
49 BORROWINGS*	N/A	.00	.29	N/A	9.86	33.79

Use of Funds
(% of Earning Assets)

	1	2	3	4	5	6
50 FED FUNDS SOLD & REPOS	N/A	16.82	8.54	N/A	3.84	1.77
51 INVESTMENT SECURITIES	N/A	21.63	37.44	N/A	.70	4.66
52 TOTAL LOANS NET OF UNEARNED DISC.	N/A	66.21	56.49	N/A	87.72	91.26
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	4.57	3.25	N/A	.34	10.45
54 MEMO: REAL ESTATE LOANS	N/A	56.39	36.28	N/A	.72	12.09
55 MEMO: PERSONAL LOANS	N/A	8.13	12.80	N/A	75.35	25.73
56 MEMO: AGRICULTURAL LOANS	N/A	.43	.40	N/A	.00	.08
57 MEMO: FOREIGN LOANS	N/A	.00	.00	N/A	.00	.00
58 EARNING ASSETS / AVERAGE ASSETS	N/A	91.35	93.00	N/A	95.91	96.53
59 NONINT. CASH & DUE / AVG. ASSETS	N/A	6.32	4.26	N/A	1.77	2.18

Capital Position

	1	2	3	4	5	6
60 EFFECTIVE TAX RATE ON NET INCOME*	N/A	32.93	25.46	N/A	48.19	47.98
61 CASH DIVIDEND / NET INCOME	N/A	20.00	16.35	N/A	.00	10.30
62 INTERNAL CAPITAL FORMATION RATE	N/A	7.92	14.80	N/A	12.24	13.56
63 EQUITY CAPITAL / AVERAGE ASSETS	N/A	8.42	10.61	N/A	16.26	7.54
64 PRIMARY CAPITAL / AVERAGE ASSETS	N/A	8.65	11.15	N/A	17.64	8.58

Growth Statistics

	1	2	3	4	5	6
65 NET INCOME (1 YR)	N/A	18.53	13.53	N/A	47.40	85.35
66 NET INCOME (5 YR COMPOUND)	N/A	73.10	103.05	N/A	154.71	98.52
67 AVERAGE ASSETS (1 YR)	N/A	11.72	14.02	N/A	29.03	29.05
68 AVERAGE ASSETS (5 YR COMPOUND)	N/A	55.25	93.68	N/A	131.69	82.84

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

	1	2	3	4	5	6
69 LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	1.97	1.86	N/A	.00	4.11
70 OTHER COMMITMENTS & CONTINGENCIES*	N/A	.00	.22	N/A	.00	.42

District of Columbia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1994 DISTRICT OF COLUMBIA BASED ON 19 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	9.71	10.19	10.94	11.38	11.81
2	INTEREST EXPENSE*	7.22	6.52	5.78	5.45	3.98
3	NET INTEREST INCOME (FTE)	3.49	4.42	5.40	5.76	6.42
4	TRUST INCOME	.00	.00	.00	.10	.26
5	SERVICE CHGS. ON DEPOSITS	.17	.31	.46	.60	.72
6	OTHER NONINTEREST INCOME	.09	.13	.16	.26	.30
7	SECURITIES GAINS (LOSSES)	-.02	.00	.00	.00	.09
8	SALARIES & EMPLOYEE BENEFITS*	2.85	2.34	2.02	1.83	1.37
9	OCCUPANCY EXPENSES*	2.10	1.23	.63	.57	.23
10	OTHER NONINTEREST EXPENSE*	2.04	1.80	1.31	.86	.75
11	TAX PROVISION*	.50	.27	.09	.00	-.03
12	RETURN ON ASSETS--NET INCOME	-1.07	.45	.61	.82	1.25
13	RETURN ON EQUITY--NET INCOME	-9.26	4.35	10.51	12.62	15.24

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.99	11.54	12.27	12.63	13.16
15	BREAK EVEN YIELD*	12.75	11.46	10.17	9.81	9.27
16	YIELD ON LOANS	12.00	12.40	13.09	13.96	15.00
17	YIELD ON INVESTMENT SEC. (FTE)	6.22	10.68	11.42	12.68	15.38
18	RATE ON TIME & SAVINGS DEPOSITS*	12.31	9.65	9.09	8.12	7.46
19	RATE ON TOTAL INTEREST FUNDS*	12.03	9.66	9.08	8.14	7.73

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.36	.98	.64	.36	.31
21	GROSS CHARGE OFFS*	1.69	.76	.41	.31	.12
22	RECOVERIES / GROSS CHARGE OFFS	1.22	11.86	26.26	38.92	93.21
23	NET CHARGE OFFS*	1.28	.53	.31	.22	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-9.85	.26	3.66	6.15	7.73

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	1.98	1.15	.44	.22	.08
26	NONACCRUAL*	2.04	1.01	.53	.28	.04
27	RENEGOTIATED*	.78	.28	.06	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.04	2.38	1.81	.98	.24
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	33.15	17.60	11.95	5.30	.84
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	27.41	49.66	74.53	159.95	471.25

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	.43	9.83	21.75	14.46	40.64
32	ASSETS LESS LIABILITIES 3-6 MOS.	-2.47	-.53	.44	1.68	3.82
33	ASSETS LESS LIABILITIES 6-12 MOS.	1.46	3.07	4.27	5.90	9.83
34	ASSETS LESS LIABILITIES >1 YR.	13.63	20.48	29.23	38.07	49.44

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	33.41	27.75	16.66	9.95	-1.59
36	LIQUID ASSETS / LARGE LIABILITIES	31.54	39.62	56.37	65.95	153.76
37	CORE DEPOSITS / EARNING ASSETS	54.91	66.14	73.09	82.90	88.58
38	BROKERED DEPOSITS / EARNING ASSETS*	3.55	1.90	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	47.80	58.18	71.88	76.64	78.54
40	DEMAND DEPOSITS--IPC	16.73	22.08	24.63	28.64	36.18
41	TOTAL DEMAND DEPOSITS	19.46	23.56	28.67	30.41	40.25
42	SAVINGS DEPOSITS (IPC)	24.46	29.17	34.25	42.57	48.48
43	TIME DEPOSITS (IPC)	19.49	22.05	24.31	30.70	34.15
44	TOTAL TIME & SAVINGS DEPOSITS	40.63	46.07	56.04	61.36	64.12
45	MEMO: TIME DEPOSITS OVER 100M*	24.79	22.89	17.06	14.29	9.93
46	DEPOSITS IN FOREIGN OFFICES*	16.41	.70	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	86.02	85.30	93.66	99.07	101.50
48	FED FUNDS PURCHASED & REV. REPOS*	16.17	9.68	2.76	.31	.00
49	BORROWINGS*	18.76	12.53	3.67	1.59	.63

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.87	3.04	4.27	7.83	18.45
51	INVESTMENT SECURITIES	12.79	19.17	22.54	27.32	35.96
52	TOTAL LOANS NET OF UNEARNED DISC.	46.42	52.53	63.97	73.46	77.18
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.03	15.93	23.33	32.67	43.37
54	MEMO: REAL ESTATE LOANS	8.73	15.05	18.87	24.38	27.96
55	MEMO: PERSONAL LOANS	3.83	5.75	8.12	14.55	24.52
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.01	.45
57	MEMO: FOREIGN LOANS	.00	.00	.00	.60	9.15
58	EARNING ASSETS / AVERAGE ASSETS	86.64	87.65	88.96	90.67	91.96
59	NONINT. CASH & DUE / AVG. ASSETS	4.85	5.75	7.06	8.19	9.27

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	38.50	32.72	15.61	.00	-3.97
61	CASH DIVIDEND / NET INCOME	.00	.00	20.08	40.70	60.29
62	INTERNAL CAPITAL FORMATION RATE	-9.26	3.56	6.50	9.42	10.67
63	EQUITY CAPITAL / AVERAGE ASSETS	5.25	5.81	6.40	9.03	16.04
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.86	6.47	7.36	9.50	16.77

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-45.41	12.97	22.79	41.76	134.25
66	NET INCOME (5 YR COMPOUND)	-94.94	.11	85.07	55.27	107.38
67	AVERAGE ASSETS (1 YR)	6.32	5.70	18.77	28.95	49.62
68	AVERAGE ASSETS (5 YR COMPOUND)	74.14	80.86	94.38	100.46	109.62

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	14.91	12.36	5.61	.76	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	6.63	5.61	3.85	1.49	.29

District of Columbia

MEDIANS BY RESOURCE CLASS FOR 19 BANKS IN DISTRICT OF COLUMBIA

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
	Performance (% of Assets)						
1	INTEREST INCOME (FTE)	N/A	N/A	11.71	10.25	11.45	10.38
2	INTEREST EXPENSE*	N/A	N/A	6.30	5.12	6.02	6.64
3	NET INTEREST INCOME (FTE)	N/A	N/A	5.07	5.97	5.53	3.85
4	TRUST INCOME	N/A	N/A	.00	.00	.00	.23
5	SERVICE CHGS. ON DEPOSITS	N/A	N/A	.32	.47	.45	.37
6	OTHER NONINTEREST INCOME	N/A	N/A	.18	.16	.15	.27
7	SECURITIES GAINS (LOSSES)	N/A	N/A	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	N/A	N/A	2.17	2.46	1.66	1.86
9	OCCUPANCY EXPENSES*	N/A	N/A	1.85	.35	.40	.62
10	OTHER NONINTEREST EXPENSE*	N/A	N/A	1.77	1.59	1.12	.76
11	TAX PROVISION*	N/A	N/A	.00	.15	.23	.25
12	RETURN ON ASSETS--NET INCOME	N/A	N/A	-.32	.54	1.12	.68
13	RETURN ON EQUITY--NET INCOME	N/A	N/A	-.93	10.03	15.45	12.28
	Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	N/A	12.60	11.38	13.05	11.74
15	BREAK EVEN YIELD*	N/A	N/A	12.49	10.00	9.42	9.85
16	YIELD ON LOANS	N/A	N/A	13.99	12.69	13.21	12.52
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	11.57	9.28	13.31	12.52
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	9.89	7.35	9.24	10.35
19	RATE ON TOTAL INTEREST FUNDS*	N/A	N/A	9.86	7.75	9.08	10.64
	Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	N/A	N/A	.78	.48	.26	.45
21	GROSS CHARGE OFFS*	N/A	N/A	.38	.60	.24	.41
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	14.81	36.17	37.30	23.00
23	NET CHARGE OFFS*	N/A	N/A	.28	.38	.15	.31
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	-.79	3.52	7.70	5.28
	Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	N/A	N/A	.16	1.57	.22	.44
26	NONACCRUAL*	N/A	N/A	.30	.42	.34	1.18
27	RENEGOTIATED*	N/A	N/A	.08	.00	.62	.13
28	TOTAL CLASSIFIED LOANS*	N/A	N/A	.40	2.18	1.22	1.63
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	N/A	.88	14.32	9.25	13.75
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	394.53	43.66	103.59	82.71
	Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	N/A	35.45	23.81	37.29	.55
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	N/A	.54	.13	.22	.86
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	N/A	3.84	7.45	4.27	2.10
34	ASSETS LESS LIABILITIES >1 YR.	N/A	N/A	15.20	39.31	24.45	31.05
	Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	N/A	15.56	8.83	23.56	31.28
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	N/A	63.16	116.67	56.37	35.62
37	CORE DEPOSITS / EARNING ASSETS	N/A	N/A	69.23	87.12	79.97	62.22
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	N/A	.38	.00	.00	2.45
	Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	N/A	N/A	68.55	58.15	74.41	71.38
40	DEMAND DEPOSITS--IPC	N/A	N/A	20.01	30.52	25.40	23.26
41	TOTAL DEMAND DEPOSITS	N/A	N/A	21.50	31.31	23.73	24.35
42	SAVINGS DEPOSITS (IPC)	N/A	N/A	38.77	35.43	47.50	25.52
43	TIME DEPOSITS (IPC)	N/A	N/A	29.44	22.88	21.33	24.31
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	N/A	62.29	50.79	62.63	46.80
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	N/A	23.53	11.94	19.29	17.25
46	DEPOSITS IN FOREIGN OFFICES*	N/A	N/A	.00	.00	.00	9.15
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	N/A	89.23	98.98	93.21	89.20
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	N/A	.13	1.02	4.89	12.94
49	BORROWINGS*	N/A	N/A	1.29	2.20	5.76	15.20
	Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	N/A	N/A	7.43	10.51	3.46	2.95
51	INVESTMENT SECURITIES	N/A	N/A	22.82	23.23	22.54	21.45
52	TOTAL LOANS NET OF UNEARNED DISC.	N/A	N/A	59.40	52.53	75.61	63.97
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	N/A	27.39	21.55	43.11	18.35
54	MEMO: REAL ESTATE LOANS	N/A	N/A	8.82	23.18	22.81	21.59
55	MEMO: PERSONAL LOANS	N/A	N/A	13.14	11.22	6.43	5.15
56	MEMO: AGRICULTURAL LOANS	N/A	N/A	.00	.00	.00	.01
57	MEMO: FOREIGN LOANS	N/A	N/A	.00	.00	.00	7.66
58	EARNING ASSETS / AVERAGE ASSETS	N/A	N/A	91.45	88.16	89.78	88.36
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	N/A	5.26	7.22	3.47	7.73
	Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	N/A	.00	23.45	15.61	25.37
61	CASH DIVIDEND / NET INCOME	N/A	N/A	.00	6.63	41.62	35.75
62	INTERNAL CAPITAL FORMATION RATE	N/A	N/A	-.53	9.42	9.02	7.12
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	N/A	12.22	6.29	6.30	5.53
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	N/A	13.11	7.10	7.50	6.36
	Growth Statistics						
65	NET INCOME (1 YR)	N/A	N/A	37.93	25.97	22.75	13.35
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	N/A	67.35	59.86	74.12
67	AVERAGE ASSETS (1 YR)	N/A	N/A	45.62	13.07	20.35	11.73
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	N/A	78.84	102.76	53.47
	Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	N/A	8.94	2.17	4.81	12.45
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	N/A	4.64	.83	5.91	3.98

Florida

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 FLORIDA BASED ON 423 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	9.03	10.25	10.93	11.47	12.15
2	INTEREST EXPENSE*	7.25	6.70	5.12	5.35	2.57
3	NET INTEREST INCOME (FTE)	3.69	4.29	4.93	5.46	6.32
4	TRUST INCOME	.00	.00	.00	.00	.08
5	SERVICE CHGS. ON DEPOSITS	.05	.26	.48	.73	1.00
6	OTHER NONINTEREST INCOME	.09	.15	.26	.46	1.12
7	SECURITIES GAINS (LOSSES)	-.02	.00	.00	.00	.05
8	SALARIES & EMPLOYEE BENEFITS*	3.27	2.36	1.89	1.54	1.31
9	OCCUPANCY EXPENSES*	1.50	.98	.70	.47	.33
10	OTHER NONINTEREST EXPENSE*	2.90	1.92	1.51	1.14	.92
11	TAX PROVISION*	.82	.57	.22	.00	-.09
12	RETURN ON ASSETS--NET INCOME	-.58	.36	.58	1.39	1.79
13	RETURN ON EQUITY--NET INCOME	-6.39	3.72	12.32	17.55	22.01

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.39	11.61	12.34	12.97	13.67
15	BREAK EVEN YIELD*	12.68	11.31	10.45	9.56	8.60
16	YIELD ON LOANS	12.59	13.28	13.95	14.77	15.62
17	YIELD ON INVESTMENT SEC. (FTE)	8.43	9.62	10.36	11.32	12.70
18	RATE ON TIME & SAVINGS DEPOSITS*	9.82	9.24	8.84	8.35	7.76
19	RATE ON TOTAL INTEREST FUNDS*	9.62	9.27	8.87	8.37	7.82

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.65	.86	.45	.16	.00
21	GROSS CHARGE OFFS*	1.58	.74	.31	.10	.00
22	RECOVERIES / GROSS CHARGE OFFS	3.53	10.76	22.78	44.33	89.34
23	NET CHARGE OFFS*	1.34	.55	.19	.03	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-2.12	2.25	7.13	18.86	41.50

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	1.94	.96	.35	.08	.00
26	NONACCRUAL*	1.88	.87	.28	.00	.00
27	RENEGOTIATED*	.22	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.77	1.88	.92	.32	.00
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	23.58	12.64	4.50	.87	.00
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	28.16	46.57	90..5	218.69	530.64

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	2.96	9.89	17.19	27.09	41.73
32	ASSETS LESS LIABILITIES 3-6 MOS.	-6.61	-3.58	-1.24	2.14	6.16
33	ASSETS LESS LIABILITIES 6-12 MOS.	.00	2.22	5.10	8.60	11.57
34	ASSETS LESS LIABILITIES >1 YR.	12.01	23.78	32.33	42.30	50.91

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	20.82	9.34	-.40	-13.36	-30.09
36	LIQUID ASSETS / LARGE LIABILITIES	43.87	61.42	156.26	305.19	586.33
37	CORE DEPOSITS / EARNING ASSETS	50.61	75.84	88.83	95.37	98.42
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	31.35	45.77	57.55	66.33	74.16
40	DEMAND DEPOSITS--IPC	3.61	14.14	19.19	24.32	30.33
41	TOTAL DEMAND DEPOSITS	10.62	15.94	21.23	27.64	34.21
42	SAVINGS DEPOSITS (IPC)	18.24	30.06	39.81	46.36	52.04
43	TIME DEPOSITS (IPC)	15.18	25.40	32.12	39.64	48.94
44	TOTAL TIME & SAVINGS DEPOSITS	43.76	57.57	65.00	71.28	76.36
45	MEMO: TIME DEPOSITS OVER 100M*	24.56	15.47	7.56	3.43	1.07
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	77.60	94.54	99.07	102.05	105.04
48	FED FUNDS PURCHASED & REV. REPOS*	7.33	3.55	.50	.00	.00
49	BORROWINGS*	8.75	4.33	1.01	.00	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.42	3.53	7.00	12.43	24.83
51	INVESTMENT SECURITIES	13.35	20.92	29.23	38.21	53.87
52	TOTAL LOANS NET OF UNEARNED DISC.	16.55	40.99	56.22	66.55	72.74
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.94	5.40	10.37	16.40	22.66
54	MEMO: REAL ESTATE LOANS	4.25	14.11	24.00	32.52	39.01
55	MEMO: PERSONAL LOANS	2.63	6.35	13.33	20.04	27.83
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.32	2.34
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	83.02	86.20	88.70	90.91	92.25
59	NONINT. CASH & DUE / AVG. ASSETS	3.78	5.00	6.40	8.26	10.23

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	47.17	36.23	22.46	3.83	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	16.36	50.58	82.42
62	INTERNAL CAPITAL FORMATION RATE	-7.57	.08	6.16	11.63	15.94
63	EQUITY CAPITAL / AVERAGE ASSETS	5.56	6.42	7.68	11.00	31.69
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.03	6.91	8.16	11.51	32.32

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-60.07	-12.08	12.02	49.68	133.01
66	NET INCOME (5 YR COMPOUND)	-90.23	80.20	100.59	117.52	137.22
67	AVERAGE ASSETS (1 YR)	1.80	7.55	14.25	25.12	51.02
68	AVERAGE ASSETS (5 YR COMPOUND)	75.94	85.52	97.57	109.75	124.97

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	8.82	4.65	.43	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.51	1.20	.39	.04	.00

MEDIANS BY RESOURCE CLASS FOR 433 BANKS IN FLORIDA

Performance (% of Assets)

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1	INTEREST INCOME (FTE)	7.96	10.96	11.02	10.81	11.16	11.20
2	INTEREST EXPENSE*	.11	5.75	6.30	6.33	6.42	6.18
3	NET INTEREST INCOME (FTE)	6.48	5.08	4.74	4.60	4.92	4.74
4	TRUST INCOME	.00	.00	.00	.00	.00	.10
5	SERVICE CHGS. ON DEPOSITS	.00	.69	.58	.30	.38	.51
6	OTHER NONINTEREST INCOME	4.38	.21	.23	.22	.28	.61
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	3.17	2.30	1.36	1.82	1.59	1.77
9	OCCUPANCY EXPENSES*	2.71	.78	.72	.68	.53	.66
10	OTHER NONINTEREST EXPENSE*	6.38	1.65	1.45	1.36	1.29	1.59
11	TAX PROVISION*	.00	.19	.29	.21	.32	.18
12	RETURN ON ASSETS--NET INCOME	-1.44	.75	.58	1.04	1.18	.94
13	RETURN ON EQUITY--NET INCOME	-2.68	7.76	11.64	14.50	17.03	15.43

Yields and Rates

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.60	12.46	12.44	12.17	12.65	12.87
15	BREAK EVEN YIELD*	10.62	10.73	10.55	10.58	10.14	10.38
16	YIELD ON LOANS	11.63	14.49	14.16	13.83	13.73	13.79
17	YIELD ON INVESTMENT SEC. (FTE)	9.71	10.04	9.59	5.96	11.47	12.52
18	RATE ON TIME & SAVINGS DEPOSITS*	6.60	8.86	8.50	8.78	8.34	8.86
19	RATE ON TOTAL INTEREST FUNDS*	6.63	8.85	8.50	8.87	8.87	8.89

Asset Quality Loan Losses
(% of Average Loans)

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
20	LOAN LOSS PROVISION*	.30	.40	.55	.34	.40	.75
21	GROSS CHARGE OFFS*	.00	.25	.37	.32	.29	.76
22	RECOVERIES / GROSS CHARGE OFFS	.00	24.00	21.74	22.29	24.66	22.57
23	NET CHARGE OFFS*	.00	.15	.23	.19	.17	.57
24	EARNINGS COVERAGE OF NET CHARGE OFFS	6.39	4.46	5.58	6.65	12.37	4.34

Classified Loans
(% of Average Loans)

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
25	PAST DUE >90 DAYS*	.00	.44	.27	.49	.31	.48
26	NONACCRUAL*	.00	.07	.12	.49	.25	1.16
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	.00	.77	.93	1.17	.94	1.62
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	2.91	4.66	8.27	6.79	15.07
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	229.03	82.42	90.47	80.40	113.20	71.02

Interest Sensitivity
(% of Average Loans)

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
31	ASSETS LESS LIABILITIES 0-3 MOS.	39.15	16.65	17.19	13.72	15.57	18.88
32	ASSETS LESS LIABILITIES 3-6 MOS.	2.33	-1.16	-1.32	-1.39	-1.92	-2.32
33	ASSETS LESS LIABILITIES 6-12 MOS.	3.08	5.64	6.77	6.07	4.78	2.60
34	ASSETS LESS LIABILITIES >1 YR.	12.37	28.56	31.56	36.31	36.96	31.65

Liquidity

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
35	NET LARGE LIAB. / NET EARN. ASSETS*	-17.73	-.66	-2.06	2.31	.05	13.11
36	LIQUID ASSETS / LARGE LIABILITIES	316.46	174.36	164.50	133.22	164.93	90.26
37	CORE DEPOSITS / EARNING ASSETS	15.10	85.30	90.10	89.92	92.00	89.10
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
39	LOANS TO DEPOSITS	34.83	55.67	60.07	58.46	58.60	65.95
40	DEMAND DEPOSITS--IPC	1.39	20.05	15.55	18.58	19.34	21.61
41	TOTAL DEMAND DEPOSITS	1.39	23.15	21.45	20.25	21.28	25.47
42	SAVINGS DEPOSITS (IPC)	.10	34.95	42.45	41.93	42.24	33.65
43	TIME DEPOSITS (IPC)	.00	34.42	34.22	24.62	32.57	29.73
44	TOTAL TIME & SAVINGS DEPOSITS	.00	66.69	66.65	66.13	66.05	62.95
45	MEMO: TIME DEPOSITS OVER 100M*	.00	5.61	8.89	8.90	6.19	8.39
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	40.38	95.22	100.25	99.90	99.60	95.68
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.15	1.15	2.53	8.02
49	BORROWINGS*	.00	.02	.42	1.58	3.64	9.75

Use of Funds
(% of Earning Assets)

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
50	FED FUNDS SOLD & REPOS	15.99	11.71	7.29	5.36	5.53	6.95
51	INVESTMENT SECURITIES	33.35	27.24	29.64	31.54	30.33	26.02
52	TOTAL LOANS NET OF UNEARNED DISC.	4.72	53.23	59.74	57.28	58.84	63.54
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.00	10.49	11.11	11.50	10.35	15.31
54	MEMO: REAL ESTATE LOANS	.00	21.68	25.02	25.75	28.03	23.27
55	MEMO: PERSONAL LOANS	.00	14.91	15.58	11.91	16.02	14.33
56	MEMO: AGRICULTURAL LOANS	.00	.01	.09	.00	.01	.05
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.30
58	EARNING ASSETS / AVERAGE ASSETS	85.56	87.52	89.71	89.68	89.75	86.91
59	NONINT. CASH & DUE / AVG. ASSETS	4.77	7.03	6.73	5.95	6.29	9.40

Capital Position

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
60	EFFECTIVE TAX RATE ON NET INCOME*	45.26	19.26	23.19	22.72	23.12	15.30
61	CASH DIVIDEND / NET INCOME	.00	.00	15.27	23.67	36.65	30.44
62	INTERNAL CAPITAL FORMATION RATE	-2.68	4.73	7.85	8.85	8.86	7.06
63	EQUITY CAPITAL / AVERAGE ASSETS	62.58	10.47	7.58	7.05	6.44	5.87
64	PRIMARY CAPITAL / AVERAGE ASSETS	62.58	10.95	8.53	7.54	6.90	6.18

Growth Statistics

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
65	NET INCOME (1 YR)	12.16	8.83	9.59	9.54	13.83	30.42
66	NET INCOME (5 YR COMPOUND)	60.24	55.45	98.83	103.87	101.49	115.93
67	AVERAGE ASSETS (1 YR)	2.63	12.98	16.07	13.73	15.22	20.90
68	AVERAGE ASSETS (5 YR COMPOUND)	71.76	91.21	93.58	101.73	93.29	116.13

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.06	2.40	4.21	10.07
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.13	.28	.62	.66	1.86

Georgia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 GEORGIA BASED ON 283 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.26	10.82	11.32	11.82	12.25
2	INTEREST EXPENSE*	7.60	7.11	6.62	6.05	5.63
3	NET INTEREST INCOME (FTE)	3.69	4.07	4.61	5.25	5.96
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.31	.46	.63	.80	1.03
6	OTHER NONINTEREST INCOME	.11	.19	.29	.43	.60
7	SECURITIES GAINS (LOSSES)	-.09	-.02	.00	.00	.02
8	SALARIES & EMPLOYEE BENEFITS*	2.55	2.19	1.85	1.61	1.39
9	OCCUPANCY EXPENSES*	.88	.65	.46	.35	.26
10	OTHER NONINTEREST EXPENSE*	1.79	1.47	1.23	1.02	.83
11	TAX PROVISION*	.65	.45	.24	.05	.00
12	RETURN ON ASSETS--NET INCOME	.51	.95	1.30	1.63	1.94
13	RETURN ON EQUITY--NET INCOME	[illegible]	10.90	14.63	18.14	21.58

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.51	12.07	12.66	13.27	13.79
15	BREAK EVEN YIELD*	11.66	10.92	10.38	9.75	9.25
16	YIELD ON LOANS	13.46	13.94	14.48	15.15	15.82
17	YIELD ON INVESTMENT SEC. (FTE)	8.80	9.51	10.20	10.86	12.28
18	RATE ON TIME & SAVINGS DEPOSITS*	10.24	9.91	9.57	9.15	8.73
19	RATE ON TOTAL INTEREST FUNDS*	10.22	9.90	9.57	9.15	8.74

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.71	1.01	.58	.28	.07
21	GROSS CHARGE OFFS*	2.07	1.15	.57	.28	.12
22	RECOVERIES / GROSS CHARGE OFFS	5.06	12.50	27.96	47.18	73.55
23	NET CHARGE OFFS*	1.63	.84	.38	.15	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.01	3.13	6.48	16.11	32.83

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.45	1.55	.72	.31	.11
26	NONACCRUAL*	1.60	.72	.19	.00	.00
27	RENEGOTIATED*	.22	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.09	2.40	1.28	.52	.21
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	22.61	13.86	7.09	2.75	.84
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	26.19	43.64	78.44	175.75	353.31

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	1.96	7.05	12.34	19.16	25.41
32	ASSETS LESS LIABILITIES 3-6 MOS.	-6.16	-3.29	-.60	2.50	5.45
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.62	1.43	4.77	7.40	9.48
34	ASSETS LESS LIABILITIES >1 YR.	12.28	20.37	27.71	35.57	41.50

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	15.83	7.92	1.24	-6.46	-14.48
36	LIQUID ASSETS / LARGE LIABILITIES	55.81	94.77	147.43	249.07	457.99
37	CORE DEPOSITS / EARNING ASSETS	77.17	83.33	88.53	93.25	96.38
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	40.47	48.88	58.50	67.53	73.41
40	DEMAND DEPOSITS--IPC	12.55	14.74	18.06	22.62	26.72
41	TOTAL DEMAND DEPOSITS	14.39	17.42	21.16	26.52	30.92
42	SAVINGS DEPOSITS (IPC)	16.39	20.08	24.71	31.15	34.70
43	TIME DEPOSITS (IPC)	36.31	44.17	51.28	58.14	62.47
44	TOTAL TIME & SAVINGS DEPOSITS	59.15	64.55	69.06	73.27	76.78
45	MEMO: TIME DEPOSITS OVER 100M*	18.53	13.97	9.01	5.48	2.94
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.71	95.51	98.09	101.24	103.97
48	FED FUNDS PURCHASED & REV. REPOS*	2.29	.32	.00	.00	.00
49	BORROWINGS*	4.46	1.19	.26	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	2.08	3.73	7.04	12.91	18.56
51	INVESTMENT SECURITIES	16.00	22.79	30.76	39.76	47.56
52	TOTAL LOANS NET OF UNEARNED DISC.	38.68	47.82	57.55	66.85	72.27
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.19	5.77	10.04	16.20	22.20
54	MEMO: REAL ESTATE LOANS	8.95	13.91	20.28	26.24	34.07
55	MEMO: PERSONAL LOANS	10.52	14.16	19.12	25.48	31.49
56	MEMO: AGRICULTURAL LOANS	.00	.23	1.35	5.75	9.85
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.24	87.66	89.63	91.46	92.76
59	NONINT. CASH & DUE / AVG. ASSETS	4.28	5.40	6.76	8.42	10.22

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	32.26	25.23	15.95	5.33	.00
61	CASH DIVIDEND / NET INCOME	.00	10.12	23.46	39.92	59.04
62	INTERNAL CAPITAL FORMATION RATE	-2.59	6.85	10.19	13.24	16.76
63	EQUITY CAPITAL / AVERAGE ASSETS	6.50	7.50	8.64	10.41	12.66
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.22	8.06	9.23	11.01	13.19

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-24.27	2.67	19.54	38.86	87.18
66	NET INCOME (5 YR COMPOUND)	-68.62	76.71	94.14	107.34	118.27
67	AVERAGE ASSETS (1 YR)	3.48	7.77	12.38	17.59	24.08
68	AVERAGE ASSETS (5 YR COMPOUND)	82.82	87.35	93.04	99.15	104.90

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.80	1.40	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.14	.38	.05	.00	.00

Georgia

MEDIANS BY RESOURCE CLASS FOR 383 BANKS IN GEORGIA

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)							
1	INTEREST INCOME (FTE)	11.39	11.33	11.28	11.20	11.66	11.06
2	INTEREST EXPENSE*	6.05	6.63	6.83	6.65	6.35	6.33
3	NET INTEREST INCOME (FTE)	5.23	4.65	4.39	4.37	5.45	4.78
4	TRUST INCOME	.00	.00	.00	.00	.05	.21
5	SERVICE CHGS. ON DEPOSITS	.59	.64	.61	.63	.70	.56
6	OTHER NONINTEREST INCOME	.33	.31	.28	.26	.29	.60
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	-.03
8	SALARIES & EMPLOYEE BENEFITS*	2.30	1.91	1.72	1.70	2.00	1.89
9	OCCUPANCY EXPENSES*	.61	.46	.43	.48	.50	.61
10	OTHER NONINTEREST EXPENSE*	1.30	1.26	1.12	1.10	1.37	1.41
11	TAX PROVISION*	.15	.23	.24	.29	.28	.27
12	RETURN ON ASSETS--NET INCOME	1.02	1.26	1.24	1.40	1.34	1.02
13	RETURN ON EQUITY--NET INCOME	9.95	13.62	14.08	16.95	18.87	19.25
Yields and Rates							
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.88	12.83	12.45	12.44	13.44	13.25
15	BREAK EVEN YIELD*	10.75	10.42	10.34	10.05	10.27	10.38
16	YIELD ON LOANS	14.67	14.68	14.48	14.47	14.16	13.74
17	YIELD ON INVESTMENT SEC. (FTE)	10.82	10.45	9.96	9.72	13.25	16.46
18	RATE ON TIME & SAVINGS DEPOSITS*	9.18	9.64	9.39	9.67	9.38	10.06
19	RATE ON TOTAL INTEREST FUNDS*	9.22	9.67	9.59	9.62	9.43	9.30
Asset Quality Loan Losses **(% of Average Loans)**							
20	LOAN LOSS PROVISION*	.55	.53	.59	.55	.59	.56
21	GROSS CHARGE OFFS*	.62	.64	.66	.55	.40	.52
22	RECOVERIES / GROSS CHARGE OFFS	18.97	28.95	25.00	26.24	36.90	34.65
23	NET CHARGE OFFS*	.25	.41	.43	.36	.23	.37
24	EARNINGS COVERAGE OF NET CHARGE OFFS	3.14	4.65	5.75	8.80	10.65	5.64
Classified Loans **(% of Average Loans)**							
25	PAST DUE >90 DAYS*	1.25	.91	.90	.48	.29	.48
26	NONACCRUAL*	.00	.18	.15	.25	.18	1.42
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.11
28	TOTAL CLASSIFIED LOANS*	1.44	1.62	1.45	1.07	.60	2.15
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	4.35	8.42	7.27	6.39	4.94	14.97
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	54.38	66.75	68.03	53.36	244.13	77.70
Interest Sensitivity **(% of Average Loans)**							
31	ASSETS LESS LIABILITIES 0-3 MOS.	15.73	11.79	11.64	10.83	16.97	16.11
32	ASSETS LESS LIABILITIES 3-6 MOS.	-.88	.05	-1.02	-1.00	-.99	-1.12
33	ASSETS LESS LIABILITIES 6-12 MOS.	6.19	4.93	4.69	3.57	4.42	1.66
34	ASSETS LESS LIABILITIES >1 YR.	22.24	26.28	27.71	32.63	31.51	24.44
Liquidity							
35	NET LARGE LIAB. / NET EARN. ASSETS*	-6.08	-1.16	1.24	5.01	4.65	34.80
36	LIQUID ASSETS / LARGE LIABILITIES	262.45	183.07	147.09	123.94	129.40	41.18
37	CORE DEPOSITS / EARNING ASSETS	92.04	91.05	87.41	87.17	86.31	71.16
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.03
Source of Funds **(% of Earning Assets)**							
39	LOANS TO DEPOSITS	53.22	56.54	59.11	58.88	66.49	78.25
40	DEMAND DEPOSITS--IPC	19.55	17.47	16.74	18.64	24.06	24.13
41	TOTAL DEMAND DEPOSITS	23.18	20.59	19.46	21.38	27.00	29.56
42	SAVINGS DEPOSITS (IPC)	23.49	24.44	23.21	27.45	30.75	21.95
43	TIME DEPOSITS (IPC)	51.91	52.92	53.32	48.45	41.26	29.25
44	TOTAL TIME & SAVINGS DEPOSITS	65.97	70.33	70.49	68.76	65.64	45.30
45	MEMO: TIME DEPOSITS OVER 100M*	6.16	7.24	10.10	10.93	9.63	13.52
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	1.37
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	98.10	97.97	98.70	98.16	98.35	83.60
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.83	21.08
49	BORROWINGS*	.00	.00	.27	.59	3.28	22.25
Use of Funds **(% of Earning Assets)**							
50	FED FUNDS SOLD & REPOS	12.26	7.18	6.80	6.28	6.13	1.86
51	INVESTMENT SECURITIES	26.54	31.22	32.57	32.21	28.57	17.59
52	TOTAL LOANS NET OF UNEARNED DISC.	52.52	55.66	57.05	57.74	63.90	69.96
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	7.16	8.13	10.23	10.55	18.27	19.40
54	MEMO: REAL ESTATE LOANS	17.43	19.10	21.07	21.76	18.76	18.95
55	MEMO: PERSONAL LOANS	16.21	20.73	17.53	17.98	24.00	17.48
56	MEMO: AGRICULTURAL LOANS	6.07	2.72	2.59	.24	.11	.13
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	2.18
58	EARNING ASSETS / AVERAGE ASSETS	88.08	89.81	89.78	90.45	88.12	84.60
59	NONINT. CASH & DUE / AVG. ASSETS	6.83	6.67	6.22	6.41	7.96	10.37
Capital Position							
60	EFFECTIVE TAX RATE ON NET INCOME*	13.20	17.39	15.29	17.04	18.01	14.00
61	CASH DIVIDEND / NET INCOME	11.10	20.41	23.26	29.52	41.65	37.32
62	INTERNAL CAPITAL FORMATION RATE	7.50	9.79	10.56	11.51	10.10	11.72
63	EQUITY CAPITAL / AVERAGE ASSETS	10.63	9.33	8.66	8.16	7.43	5.71
64	PRIMARY CAPITAL / AVERAGE ASSETS	11.16	9.95	9.23	8.64	8.12	6.44
Growth Statistics							
65	NET INCOME (1 YR)	24.62	18.81	16.24	19.61	29.29	32.98
66	NET INCOME (5 YR COMPOUND)	68.85	87.62	94.22	100.57	99.97	109.97
67	AVERAGE ASSETS (1 YR)	10.40	11.68	11.21	15.48	15.59	19.15
68	AVERAGE ASSETS (5 YR COMPOUND)	90.38	91.06	93.29	95.65	94.51	97.88
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**							
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.08	.00	.14	2.32	13.40
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.05	.15	.75	3.84

Hawaii

Bank Administration Institute

DISTRIBUTION PROFILE 1984 HAWAII BASED ON 21 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.44	10.91	11.44	14.26	15.46
2	INTEREST EXPENSE*	8.71	6.41	6.70	6.30	6.22
3	NET INTEREST INCOME (FTE)	3.32	4.39	4.70	6.78	7.15
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.00	.00	.04	.41	.59
6	OTHER NONINTEREST INCOME	.15	.39	.61	.82	2.33
7	SECURITIES GAINS (LOSSES)	-.02	.00	.00	.00	.02
8	SALARIES & EMPLOYEE BENEFITS*	3.88	3.14	2.14	1.78	1.59
9	OCCUPANCY EXPENSES*	1.51	1.38	.83	.58	.48
10	OTHER NONINTEREST EXPENSE*	2.92	2.61	2.05	1.17	1.05
11	TAX PROVISION*	.53	.31	.02	-.03	-.17
12	RETURN ON ASSETS--NET INCOME	-1.74	-.10	.26	.91	1.57
13	RETURN ON EQUITY--NET INCOME	-11.88	-.96	2.67	10.33	14.19

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.15	12.42	13.76	15.07	16.51
15	BREAK EVEN YIELD*	15.41	14.18	12.52	10.93	10.35
16	YIELD ON LOANS	12.76	12.94	15.25	15.73	16.56
17	YIELD ON INVESTMENT SEC. (FTE)	3.16	9.31	10.57	11.27	11.48
18	RATE ON TIME & SAVINGS DEPOSITS*	10.52	10.07	9.25	8.67	8.27
19	RATE ON TOTAL INTEREST FUNDS*	10.57	10.21	9.29	8.76	8.36

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.78	1.48	.53	.44	.26
21	GROSS CHARGE OFFS*	2.92	1.78	.71	.42	.22
22	RECOVERIES / GROSS CHARGE OFFS	.00	6.14	13.09	20.35	37.19
23	NET CHARGE OFFS*	2.79	1.55	.59	.22	.13
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.43	.47	1.34	5.33	9.80

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	7.03	3.97	2.48	.97	.42
26	NONACCRUAL*	9.51	5.68	2.83	2.13	.63
27	RENEGOTIATED*	.87	.10	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	15.56	9.37	5.60	4.27	3.08
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	65.83	49.63	38.57	29.30	24.40
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	12.67	16.81	21.14	30.80	42.92

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-14.25	-4.04	.70	3.94	17.16
32	ASSETS LESS LIABILITIES 3-6 MOS.	-15.41	-11.32	-6.06	-3.05	3.93
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.82	-.71	1.89	5.84	6.20
34	ASSETS LESS LIABILITIES >1 YR.	14.00	26.58	39.09	45.66	52.66

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	27.77	24.47	12.29	1.45	-6.97
36	LIQUID ASSETS / LARGE LIABILITIES	4.46	31.93	44.74	60.24	91.01
37	CORE DEPOSITS / EARNING ASSETS	70.09	73.45	79.01	86.53	90.86
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	60.68	65.70	84.01	107.95	115.48
40	DEMAND DEPOSITS--IPC	.00	.00	.02	16.03	19.91
41	TOTAL DEMAND DEPOSITS	.00	.00	.53	20.10	23.20
42	SAVINGS DEPOSITS (IPC)	13.40	15.44	29.01	37.92	39.85
43	TIME DEPOSITS (IPC)	31.98	41.26	51.75	59.76	73.60
44	TOTAL TIME & SAVINGS DEPOSITS	57.48	68.97	74.83	82.08	92.17
45	MEMO: TIME DEPOSITS OVER 100M*	25.50	15.17	5.35	2.84	.82
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	77.66	83.77	93.63	102.53	103.31
48	FED FUNDS PURCHASED & REV. REPOS*	.68	.07	.00	.00	.00
49	BORROWINGS*	13.82	7.36	2.36	1.06	.43

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.00	.00	.68	4.38	9.28
51	INVESTMENT SECURITIES	.00	.00	2.06	22.64	28.66
52	TOTAL LOANS NET OF UNEARNED DISC.	62.22	68.21	75.43	93.00	94.79
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.03	.32	14.10	18.62	29.71
54	MEMO: REAL ESTATE LOANS	22.58	35.89	47.41	64.38	87.53
55	MEMO: PERSONAL LOANS	2.76	6.87	15.18	21.89	28.39
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.05	.12
57	MEMO: FOREIGN LOANS	.00	.00	.00	.11	1.26
58	EARNING ASSETS / AVERAGE ASSETS	84.98	86.42	88.02	93.13	95.91
59	NONINT. CASH & DUE / AVG. ASSETS	.72	.88	2.84	7.01	9.04

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	51.67	48.22	17.31	10.46	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	40.61	50.61
62	INTERNAL CAPITAL FORMATION RATE	-11.88	-2.03	1.83	4.85	9.49
63	EQUITY CAPITAL / AVERAGE ASSETS	5.70	5.93	12.01	15.09	18.71
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.31	6.47	13.67	16.35	20.33

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-70.09	-46.79	-11.12	23.85	70.17
66	NET INCOME (5 YR COMPOUND)	N/A	-57.55	-88.00	78.85	N/A
67	AVERAGE ASSETS (1 YR)	-4.18	-1.00	4.75	7.63	11.79
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	77.20	87.70	51.52	N/A

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	15.13	5.09	.05	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.16	.92	.40	.00	.00

MEDIANS BY RESOURCE CLASS FOR 21 BANKS IN HAWAII

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500

Performance (% of Assets)

1	INTEREST INCOME (FTE)	12.11	N/A	N/A	N/A	11.20	10.92
2	INTEREST EXPENSE*	6.67	N/A	N/A	N/A	6.67	6.55
3	NET INTEREST INCOME (FTE)	6.23	N/A	N/A	N/A	4.69	4.22
4	TRUST INCOME	.00	N/A	N/A	N/A	.00	.01
5	SERVICE CHGS. ON DEPOSITS	.04	N/A	N/A	N/A	.33	.35
6	OTHER NONINTEREST INCOME	.98	N/A	N/A	N/A	.64	.45
7	SECURITIES GAINS (LOSSES)	.00	N/A	N/A	N/A	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	3.68	N/A	N/A	N/A	2.14	1.90
9	OCCUPANCY EXPENSES*	1.71	N/A	N/A	N/A	.39	.36
10	OTHER NONINTEREST EXPENSE*	2.70	N/A	N/A	N/A	1.48	.78
11	TAX PROVISION*	.00	N/A	N/A	N/A	.12	.31
12	RETURN ON ASSETS--NET INCOME	-.80	N/A	N/A	N/A	.50	.91
13	RETURN ON EQUITY--NET INCOME	-4.14	N/A	N/A	N/A	4.09	15.48

Yields and Rates

14	TAX EQUIV. YIELD ON EARNING ASSETS	14.05	N/A	N/A	N/A	12.73	12.51
15	BREAK EVEN YIELD*	14.79	N/A	N/A	N/A	11.56	10.35
16	YIELD ON LOANS	16.17	N/A	N/A	N/A	13.72	13.02
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	N/A	N/A	11.15	11.32
18	RATE ON TIME & SAVINGS DEPOSITS*	9.14	N/A	N/A	N/A	9.02	9.15
19	RATE ON TOTAL INTEREST FUNDS*	9.53	N/A	N/A	N/A	9.02	9.16

Asset Quality Loan Losses
(% of Average Loans)

20	LOAN LOSS PROVISION*	.62	N/A	N/A	N/A	.52	.65
21	GROSS CHARGE OFFS*	.89	N/A	N/A	N/A	.66	.68
22	RECOVERIES / GROSS CHARGE OFFS	10.48	N/A	N/A	N/A	13.09	18.83
23	NET CHARGE OFFS*	.79	N/A	N/A	N/A	.44	.59
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.33	N/A	N/A	N/A	1.44	4.03

Classified Loans
(% of Average Loans)

25	PAST DUE >90 DAYS*	6.56	N/A	N/A	N/A	2.48	2.04
26	NONACCRUAL*	3.27	N/A	N/A	N/A	2.35	2.66
27	RENEGOTIATED*	.00	N/A	N/A	N/A	.00	.10
28	TOTAL CLASSIFIED LOANS*	9.19	N/A	N/A	N/A	5.32	3.82
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	36.66	N/A	N/A	N/A	47.38	32.49
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	28.19	N/A	N/A	N/A	21.14	23.64

Interest Sensitivity
(% of Average Loans)

31	ASSETS LESS LIABILITIES 0-3 MOS.	-.44	N/A	N/A	N/A	1.80	.73
32	ASSETS LESS LIABILITIES 3-6 MOS.	-11.26	N/A	N/A	N/A	-5.09	1.12
33	ASSETS LESS LIABILITIES 6-12 MOS.	.60	N/A	N/A	N/A	1.89	2.58
34	ASSETS LESS LIABILITIES >1 YR.	-43.21	N/A	N/A	N/A	39.05	32.55

Liquidity

35	NET LARGE LIAB. / NET EARN. ASSETS*	-2.23	N/A	N/A	N/A	24.47	13.44
36	LIQUID ASSETS / LARGE LIABILITIES	21.98	N/A	N/A	N/A	60.24	47.28
37	CORE DEPOSITS / EARNING ASSETS	85.05	N/A	N/A	N/A	77.01	70.05
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	N/A	N/A	N/A	.00	.05

Source of Funds
(% of Earning Assets)

39	LOANS TO DEPOSITS	90.02	N/A	N/A	N/A	73.59	60.68
40	DEMAND DEPOSITS--IPC	.00	N/A	N/A	N/A	18.03	16.37
41	TOTAL DEMAND DEPOSITS	.25	N/A	N/A	N/A	20.10	19.65
42	SAVINGS DEPOSITS (IPC)	29.61	N/A	N/A	N/A	29.01	32.46
43	TIME DEPOSITS (IPC)	55.54	N/A	N/A	N/A	43.94	46.34
44	TOTAL TIME & SAVINGS DEPOSITS	69.56	N/A	N/A	N/A	74.83	69.90
45	MEMO: TIME DEPOSITS OVER 100M*	5.09	N/A	N/A	N/A	10.47	25.03
46	DEPOSITS IN FOREIGN OFFICES*	.00	N/A	N/A	N/A	.00	2.44
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.25	N/A	N/A	N/A	101.96	102.53
48	FED FUNDS PURCHASED & REV. REPOS*	.00	N/A	N/A	N/A	.00	1.42
49	BORROWINGS*	1.06	N/A	N/A	N/A	2.36	2.55

Use of Funds
(% of Earning Assets)

50	FED FUNDS SOLD & REPOS	.00	N/A	N/A	N/A	2.74	1.12
51	INVESTMENT SECURITIES	.00	N/A	N/A	N/A	22.64	19.34
52	TOTAL LOANS NET OF UNEARNED DISC.	80.61	N/A	N/A	N/A	75.03	62.22
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.17	N/A	N/A	N/A	16.03	15.57
54	MEMO: REAL ESTATE LOANS	47.67	N/A	N/A	N/A	35.48	25.85
55	MEMO: PERSONAL LOANS	25.53	N/A	N/A	N/A	12.88	15.18
56	MEMO: AGRICULTURAL LOANS	.00	N/A	N/A	N/A	.00	.11
57	MEMO: FOREIGN LOANS	.00	N/A	N/A	N/A	.00	5.15
58	EARNING ASSETS / AVERAGE ASSETS	86.47	N/A	N/A	N/A	89.77	87.24
59	NONINT. CASH & DUE / AVG. ASSETS	1.87	N/A	N/A	N/A	7.01	6.10

Capital Position

60	EFFECTIVE TAX RATE ON NET INCOME*	11.02	N/A	N/A	N/A	17.27	25.56
61	CASH DIVIDEND / NET INCOME	.00	N/A	N/A	N/A	46.38	38.74
62	INTERNAL CAPITAL FORMATION RATE	-4.14	N/A	N/A	N/A	2.19	5.49
63	EQUITY CAPITAL / AVERAGE ASSETS	16.32	N/A	N/A	N/A	6.25	5.83
64	PRIMARY CAPITAL / AVERAGE ASSETS	18.30	N/A	N/A	N/A	6.95	6.40

Growth Statistics

65	NET INCOME (1 YR)	40.35	N/A	N/A	N/A	-67.70	3.01
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	N/A	N/A	-92.77	87.27
67	AVERAGE ASSETS (1 YR)	5.17	N/A	N/A	N/A	7.15	5.14
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	N/A	N/A	77.03	93.05

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	N/A	N/A	N/A	4.65	14.88
70	OTHER COMMITMENTS & CONTINGENCIES*	.12	N/A	N/A	N/A	.70	.92

Idaho

PROFIT DISTRIBUTION PROFILE 1984 IDAHO BASED ON 25 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.38	11.08	11.35	11.93	12.34
2	INTEREST EXPENSE*	7.61	7.38	7.09	6.70	6.58
3	NET INTEREST INCOME (FTE)	3.85	4.12	4.55	4.77	5.05
4	TRUST INCOME	.00	.00	.00	.00	.12
5	SERVICE CHGS. ON DEPOSITS	.32	.47	.62	.71	.92
6	OTHER NONINTEREST INCOME	.22	.24	.33	.43	.62
7	SECURITIES GAINS (LOSSES)	-.02	.00	.00	.00	.04
8	SALARIES & EMPLOYEE BENEFITS*	2.56	2.38	2.02	1.61	1.60
9	OCCUPANCY EXPENSES*	.87	.75	.52	.39	.35
10	OTHER NONINTEREST EXPENSE*	1.84	1.65	1.29	.95	.80
11	TAX PROVISION*	.55	.23	.11	.00	-.03
12	RETURN ON ASSETS--NET INCOME	.24	.42	.79	.93	1.36
13	RETURN ON EQUITY--NET INCOME	3.31	6.16	10.34	13.11	14.17

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.17	12.43	12.92	13.36	13.62
15	BREAK EVEN YIELD*	12.59	11.82	11.10	10.66	10.46
16	YIELD ON LOANS	13.38	13.59	14.04	14.45	15.02
17	YIELD ON INVESTMENT SEC. (FTE)	8.61	8.86	10.22	11.45	12.12
18	RATE ON TIME & SAVINGS DEPOSITS*	9.94	9.58	9.28	9.05	8.89
19	RATE ON TOTAL INTEREST FUNDS*	9.91	9.68	9.32	9.15	8.89

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.33	.95	.51	.26	.04-
21	GROSS CHARGE OFFS*	1.55	.97	.64	.37	.21
22	RECOVERIES / GROSS CHARGE OFFS	6.60	10.80	26.95	57.16	94.58
23	NET CHARGE OFFS*	1.25	.75	.49	.10	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.42	1.50	3.79	6.64	14.69

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.65	1.91	1.18	.75	.53
26	NONACCRUAL*	5.37	2.40	1.06	.34	.01
27	RENEGOTIATED*	.59	.06	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	8.40	4.03	2.81	1.35	.88
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	68.40	36.11	20.11	8.17	6.25
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	12.57	23.92	43.32	64.11	97.57

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	3.90	5.27	13.13	16.58	26.12
32	ASSETS LESS LIABILITIES 3-6 MOS.	-8.09	-5.88	-4.43	1.04	3.08
33	ASSETS LESS LIABILITIES 6-12 MOS.	-4.40	.41	3.63	7.98	10.89
34	ASSETS LESS LIABILITIES >1 YR.	14.61	16.85	28.60	32.00	34.57

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	24.05	15.51	10.57	3.72	-5.95
36	LIQUID ASSETS / LARGE LIABILITIES	31.72	48.97	65.14	115.75	206.08
37	CORE DEPOSITS / EARNING ASSETS	70.66	74.88	81.34	87.34	93.74
38	BROKERED DEPOSITS / EARNING ASSETS*	1.67	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	60.81	64.39	72.72	77.85	82.50
40	DEMAND DEPOSITS--IPC	10.79	11.22	14.20	17.06	17.85
41	TOTAL DEMAND DEPOSITS	12.23	13.36	15.81	18.64	19.74
42	SAVINGS DEPOSITS (IPC)	24.77	27.24	29.81	31.74	40.02
43	TIME DEPOSITS (IPC)	41.01	44.28	51.46	54.17	58.66
44	TOTAL TIME & SAVINGS DEPOSITS	64.17	68.33	72.13	74.95	79.58
45	MEMO: TIME DEPOSITS OVER 100M*	31.44	18.68	13.19	8.88	6.09
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.47	95.52	98.20	101.15	103.53
48	FED FUNDS PURCHASED & REV. REPOS*	6.66	3.70	1.19	.52	.00
49	BORROWINGS*	8.64	5.09	1.62	.93	.18

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.85	1.77	3.30	4.42	7.27
51	INVESTMENT SECURITIES	9.50	15.09	20.98	24.07	31.34
52	TOTAL LOANS NET OF UNEARNED DISC.	60.18	64.03	70.66	74.22	77.09
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	11.57	13.73	19.12	34.33	47.76
54	MEMO: REAL ESTATE LOANS	6.78	10.02	12.12	15.80	21.80
55	MEMO: PERSONAL LOANS	7.56	7.99	12.76	16.73	21.84
56	MEMO: AGRICULTURAL LOANS	.31	1.84	16.73	28.85	32.90
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.66	87.55	89.76	90.91	92.49
59	NONINT. CASH & DUE / AVG. ASSETS	4.36	5.06	5.94	6.92	7.68

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	29.76	18.48	15.73	.00	-10.50
61	CASH DIVIDEND / NET INCOME	.00	.00	11.83	16.60	64.08
62	INTERNAL CAPITAL FORMATION RATE	1.47	2.94	8.45	11.56	12.80
63	EQUITY CAPITAL / AVERAGE ASSETS	5.61	6.36	7.38	9.63	10.07
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.20	6.88	7.71	10.15	10.99

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-46.50	-16.53	5.72	42.14	63.79
66	NET INCOME (5 YR COMPOUND)	-98.03	-53.62	74.74	56.82	111.25
67	AVERAGE ASSETS (1 YR)	2.03	4.60	8.50	13.60	29.33
68	AVERAGE ASSETS (5 YR COMPOUND)	74.20	84.15	89.41	99.65	118.14

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	13.43	7.10	2.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.29	.84	.28	.11	.04

Bank Administration Institute

Idaho

MEDIANS BY RESOURCE CLASS FOR 25 BANKS IN IDAHO

Performance (% of Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1 INTEREST INCOME (FTE)	N/A	11.70	11.63	11.27	11.26	11.35
2 INTEREST EXPENSE*	N/A	7.22	7.52	6.81	6.76	7.14
3 NET INTEREST INCOME (FTE)	N/A	4.25	4.76	4.82	4.35	4.27
4 TRUST INCOME	N/A	.00	.00	.00	.08	.10
5 SERVICE CHGS. ON DEPOSITS	N/A	.59	.44	.66	.63	.48
6 OTHER NONINTEREST INCOME	N/A	.33	.25	.34	.23	.43
7 SECURITIES GAINS (LOSSES)	N/A	.00	.00	.00	.00	.04
8 SALARIES & EMPLOYEE BENEFITS*	N/A	2.02	1.83	2.47	2.24	1.81
9 OCCUPANCY EXPENSES*	N/A	.57	.49	.57	.61	.36
10 OTHER NONINTEREST EXPENSE*	N/A	1.58	.59	1.26	1.22	1.59
11 TAX PROVISION*	N/A	.00	.70	.16	.13	.04
12 RETURN ON ASSETS--NET INCOME	N/A	.56	1.45	.62	.67	.56
13 RETURN ON EQUITY--NET INCOME	N/A	7.23	12.36	10.41	11.79	10.34

Yields and Rates

	1	2	3	4	5	6
14 TAX EQUIV. YIELD ON EARNING ASSETS	N/A	12.42	13.11	12.67	12.44	12.87
15 BREAK EVEN YIELD*	N/A	11.89	10.81	11.02	11.01	10.65
16 YIELD ON LOANS	N/A	14.45	13.83	14.10	13.52	13.90
17 YIELD ON INVESTMENT SEC. (FTE)	N/A	9.35	11.07	9.97	11.04	12.02
18 RATE ON TIME & SAVINGS DEPOSITS*	N/A	9.39	9.75	9.12	8.95	9.20
19 RATE ON TOTAL INTEREST FUNDS*	N/A	9.61	9.71	9.20	9.03	9.27

Asset Quality Loan Losses
(% of Average Loans)

	1	2	3	4	5	6
20 LOAN LOSS PROVISION*	N/A	.74	.12	.51	.26	.94
21 GROSS CHARGE OFFS*	N/A	.78	.22	.55	.37	.63
22 RECOVERIES / GROSS CHARGE OFFS	N/A	29.63	N/A	24.27	40.10	16.49
23 NET CHARGE OFFS*	N/A	.53	-.04	.55	.19	.70
24 EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	3.51	-41.94	3.79	7.72	2.56

Classified Loans
(% of Average Loans)

	1	2	3	4	5	6
25 PAST DUE >90 DAYS*	N/A	1.57	.80	1.91	1.13	.54
26 NONACCRUAL*	N/A	1.72	.02	.94	1.12	1.37
27 RENEGOTIATED*	N/A	.00	.00	.00	.06	.00
28 TOTAL CLASSIFIED LOANS*	N/A	3.25	1.10	4.03	2.28	1.92
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	23.00	6.17	36.11	20.11	20.78
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	31.23	98.15	27.73	43.48	49.32

Interest Sensitivity
(% of Average Loans)

	1	2	3	4	5	6
31 ASSETS LESS LIABILITIES 0-3 MOS.	N/A	7.27	8.50	15.45	14.57	8.91
32 ASSETS LESS LIABILITIES 3-6 MOS.	N/A	-4.42	-3.77	-5.25	-3.42	-4.63
33 ASSETS LESS LIABILITIES 6-12 MOS.	N/A	7.98	3.47	.41	4.09	3.93
34 ASSETS LESS LIABILITIES >1 YR.	N/A	18.43	14.77	27.35	30.84	30.46

Liquidity

	1	2	3	4	5	6
35 NET LARGE LIAB. / NET EARN. ASSETS*	N/A	5.24	3.16	11.57	3.72	15.51
36 LIQUID ASSETS / LARGE LIABILITIES	N/A	55.27	29.38	66.02	115.75	50.80
37 CORE DEPOSITS / EARNING ASSETS	N/A	78.50	74.68	87.51	85.26	81.54
38 BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

	1	2	3	4	5	6
39 LOANS TO DEPOSITS	N/A	67.90	74.60	72.72	64.91	81.59
40 DEMAND DEPOSITS--IPC	N/A	11.71	10.52	14.35	15.37	13.08
41 TOTAL DEMAND DEPOSITS	N/A	13.78	12.30	17.49	17.82	14.61
42 SAVINGS DEPOSITS (IPC)	N/A	30.42	25.69	29.98	30.21	27.87
43 TIME DEPOSITS (IPC)	N/A	56.02	51.59	46.16	47.70	44.28
44 TOTAL TIME & SAVINGS DEPOSITS	N/A	74.86	74.94	72.41	71.30	67.59
45 MEMO: TIME DEPOSITS OVER 100M*	N/A	18.68	17.06	11.86	10.19	13.19
46 DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	101.15	91.93	98.15	100.32	89.87
48 FED FUNDS PURCHASED & REV. REPOS*	N/A	.87	4.79	1.82	2.19	8.60
49 BORROWINGS*	N/A	.96	4.79	1.82	3.28	10.77

Use of Funds
(% of Earning Assets)

	1	2	3	4	5	6
50 FED FUNDS SOLD & REPOS	N/A	4.15	2.26	2.41	1.34	4.06
51 INVESTMENT SECURITIES	N/A	16.74	14.17	20.98	30.64	17.12
52 TOTAL LOANS NET OF UNEARNED DISC.	N/A	69.73	68.58	76.55	62.19	73.32
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	19.12	20.67	17.06	19.08	22.20
54 MEMO: REAL ESTATE LOANS	N/A	11.05	6.14	13.09	12.25	22.38
55 MEMO: PERSONAL LOANS	N/A	15.85	7.18	7.88	11.74	16.73
56 MEMO: AGRICULTURAL LOANS	N/A	22.66	.42	19.00	18.15	8.24
57 MEMO: FOREIGN LOANS	N/A	.00	.00	.00	.00	.71
58 EARNING ASSETS / AVERAGE ASSETS	N/A	87.55	92.22	89.95	88.78	89.76
59 NONINT. CASH & DUE / AVG. ASSETS	N/A	6.08	4.81	5.75	5.94	6.92

Capital Position

	1	2	3	4	5	6
60 EFFECTIVE TAX RATE ON NET INCOME*	N/A	.00	30.25	21.10	16.25	7.32
61 CASH DIVIDEND / NET INCOME	N/A	.00	.00	75.95	15.49	32.51
62 INTERNAL CAPITAL FORMATION RATE	N/A	7.23	11.66	2.50	9.96	8.72
63 EQUITY CAPITAL / AVERAGE ASSETS	N/A	7.60	8.19	7.51	6.76	5.56
64 PRIMARY CAPITAL / AVERAGE ASSETS	N/A	8.12	8.41	8.19	7.29	6.31

Growth Statistics

	1	2	3	4	5	6
65 NET INCOME (1 YR)	N/A	11.11	19.40	-43.00	-4.09	5.72
66 NET INCOME (5 YR COMPOUND)	N/A	74.91	98.64	7.84	54.84	64.11
67 AVERAGE ASSETS (1 YR)	N/A	13.60	28.45	4.60	8.50	8.19
68 AVERAGE ASSETS (5 YR COMPOUND)	N/A	59.65	116.45	85.84	86.23	85.64

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

	1	2	3	4	5	6
69 LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	1.78	2.72	.00	4.39	15.81
70 OTHER COMMITMENTS & CONTINGENCIES*	N/A	.41	.17	.07	.56	1.45

Illinois

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 ILLINOIS BASED ON 1241 BANKS

Performance (% of Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1 INTEREST INCOME (FTE)	9.77	10.20	10.59	11.01	11.40
2 INTEREST EXPENSE*	7.55	7.19	6.73	6.15	5.69
3 NET INTEREST INCOME (FTE)	3.07	3.45	3.87	4.37	4.92
4 TRUST INCOME	.00	.00	.00	.00	.05
5 SERVICE CHGS. ON DEPOSITS	.08	.14	.25	.42	.69
6 OTHER NONINTEREST INCOME	.06	.11	.18	.25	.45
7 SECURITIES GAINS (LOSSES)	-.11	-.01	.00	.01	.08
8 SALARIES & EMPLOYEE BENEFITS*	2.08	1.72	1.46	1.24	1.03
9 OCCUPANCY EXPENSES*	.79	.59	.42	.25	.19
10 OTHER NONINTEREST EXPENSE*	1.50	1.20	.92	.72	.56
11 TAX PROVISION*	.58	.37	.17	.00	-.08
12 RETURN ON ASSETS--NET INCOME	.22	.64	.97	1.25	1.55
13 RETURN ON EQUITY--NET INCOME	2.87	7.91	11.45	14.76	18.24

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14 TAX EQUIV. YIELD ON EARNING ASSETS	10.91	11.25	11.65	12.11	12.56
15 BREAK EVEN YIELD*	11.05	10.46	9.52	9.44	9.03
16 YIELD ON LOANS	11.85	12.36	12.93	13.48	14.03
17 YIELD ON INVESTMENT SEC. (FTE)	9.25	9.83	10.49	11.06	11.87
18 RATE ON TIME & SAVINGS DEPOSITS*	9.55	9.21	8.86	8.47	8.07
19 RATE ON TOTAL INTEREST FUNDS*	9.56	9.20	8.86	8.51	8.08

Asset Quality Loan Losses

(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20 LOAN LOSS PROVISION*	1.55	1.01	.52	.23	.02
21 GROSS CHARGE OFFS*	2.10	1.07	.49	.21	.06
22 RECOVERIES / GROSS CHARGE OFFS	.00	4.47	12.85	29.72	66.67
23 NET CHARGE OFFS*	1.72	.90	.40	.12	.00
24 EARNINGS COVERAGE OF NET CHARGE OFFS	.24	2.17	5.18	12.59	33.27

Classified Loans

(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25 PAST DUE >90 DAYS*	3.03	1.84	1.00	.47	.20
26 NONACCRUAL*	2.95	1.52	.60	.07	.00
27 RENEGOTIATED*	.52	.07	.00	.00	.00
28 TOTAL CLASSIFIED LOANS*	5.55	3.64	2.07	1.02	.42
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	34.48	20.54	10.56	4.85	1.61
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	13.75	27.94	47.52	57.58	213.14

Interest Sensitivity

(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31 ASSETS LESS LIABILITIES 0-3 MOS.	-5.55	-1.49	4.60	11.14	19.15
32 ASSETS LESS LIABILITIES 3-6 MOS.	-9.04	-6.38	-3.64	-.76	2.66
33 ASSETS LESS LIABILITIES 6-12 MOS.	-.50	2.21	4.89	8.02	11.47
34 ASSETS LESS LIABILITIES >1 YR.	22.62	29.07	36.81	44.45	50.31

Liquidity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35 NET LARGE LIAB. / NET EARN. ASSETS*	11.73	2.55	-6.52	-17.45	-29.40
36 LIQUID ASSETS / LARGE LIABILITIES	68.10	111.31	199.92	369.41	722.29
37 CORE DEPOSITS / EARNING ASSETS	78.63	85.01	90.07	94.24	98.00
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39 LOANS TO DEPOSITS	34.59	43.46	53.04	61.90	69.04
40 DEMAND DEPOSITS--IPC	7.69	10.02	13.13	17.44	22.93
41 TOTAL DEMAND DEPOSITS	9.25	11.49	15.22	19.73	25.76
42 SAVINGS DEPOSITS (IPC)	20.00	24.51	30.39	36.44	42.53
43 TIME DEPOSITS (IPC)	35.21	42.68	50.67	57.84	63.27
44 TOTAL TIME & SAVINGS DEPOSITS	61.59	67.51	72.64	77.00	90.47
45 MEMO: TIME DEPOSITS OVER 100M*	17.44	11.44	6.64	3.63	1.87
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.51	94.38	97.22	100.44	104.25
48 FED FUNDS PURCHASED & REV. REPOS*	4.62	1.56	.15	.00	.00
49 BORROWINGS*	5.67	2.30	.57	.00	.00

Use of Funds

(% of Earning Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50 FED FUNDS SOLD & REPOS	1.10	2.23	3.55	6.51	10.31
51 INVESTMENT SECURITIES	22.81	29.35	38.89	49.05	58.92
52 TOTAL LOANS NET OF UNEARNED DISC.	32.59	42.46	52.01	60.50	67.91
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.50	5.90	9.86	16.14	23.66
54 MEMO: REAL ESTATE LOANS	6.06	12.42	17.87	24.04	30.70
55 MEMO: PERSONAL LOANS	4.32	6.70	10.14	15.00	20.57
56 MEMO: AGRICULTURAL LOANS	.00	.00	3.53	12.22	20.91
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58 EARNING ASSETS / AVERAGE ASSETS	86.53	89.14	91.25	92.76	93.96
59 NONINT. CASH & DUE / AVG. ASSETS	3.23	4.09	5.29	6.88	8.82

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60 EFFECTIVE TAX RATE ON NET INCOME*	37.68	28.07	17.20	2.90	.00
61 CASH DIVIDEND / NET INCOME	.00	5.39	28.57	53.81	92.67
62 INTERNAL CAPITAL FORMATION RATE	-3.70	2.86	6.95	10.45	13.67
63 EQUITY CAPITAL / AVERAGE ASSETS	6.14	6.87	7.96	9.65	11.67
64 PRIMARY CAPITAL / AVERAGE ASSETS	6.66	7.32	8.43	10.14	12.15

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65 NET INCOME (1 YR)	-56.26	-19.24	4.12	28.15	86.85
66 NET INCOME (5 YR COMPOUND)	-91.12	-62.96	79.67	55.35	109.65
67 AVERAGE ASSETS (1 YR)	.00	3.29	6.90	10.82	15.61
68 AVERAGE ASSETS (5 YR COMPOUND)	68.19	19.63	86.79	52.77	98.49

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69 LOAN COMMITMENTS / AVERAGE ASSETS*	3.30	.75	.00	.00	.00
70 OTHER COMMITMENTS & CONTINGENCIES*	1.37	.58	.14	.00	.00

Bank Administration Institute

Illinois

MEDIANS BY RESOURCE CLASS FOR 1241 BANKS IN ILLINOIS

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
	Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.67	10.76	10.55	10.37	10.59	10.56
2	INTEREST EXPENSE*	6.48	6.81	6.85	6.66	6.57	6.98
3	NET INTEREST INCOME (FTE)	4.42	3.92	3.75	3.68	4.10	3.57
4	TRUST INCOME	.00	.00	.00	.00	.10	.25
5	SERVICE CHGS. ON DEPOSITS	.20	.22	.26	.28	.28	.18
6	OTHER NONINTEREST INCOME	.17	.16	.18	.19	.19	.40
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	1.66	1.47	1.42	1.40	1.46	1.69
9	OCCUPANCY EXPENSES*	.49	.42	.40	.40	.43	.49
10	OTHER NONINTEREST EXPENSE*	1.08	.94	.92	.87	.85	.88
11	TAX PROVISION*	.19	.15	.18	.13	.19	.10
12	RETURN ON ASSETS--NET INCOME	.93	.98	.98	1.03	.96	.65
13	RETURN ON EQUITY--NET INCOME	9.13	10.13	11.62	12.90	13.09	10.71
	Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.88	11.66	11.57	11.36	11.83	11.75
15	BREAK EVEN YIELD*	10.16	10.22	9.94	9.69	9.65	9.92
16	YIELD ON LOANS	13.26	13.25	12.99	12.67	12.52	12.50
17	YIELD ON INVESTMENT SEC. (FTE)	10.83	10.56	10.22	10.32	11.43	13.87
18	RATE ON TIME & SAVINGS DEPOSITS*	8.55	8.89	8.51	8.79	8.78	9.50
19	RATE ON TOTAL INTEREST FUNDS*	8.79	8.90	8.91	8.79	8.81	9.59
	Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	.76	.57	.49	.48	.50	.66
21	GROSS CHARGE OFFS*	.78	.52	.49	.41	.45	.64
22	RECOVERIES / GROSS CHARGE OFFS	6.90	11.11	13.16	15.37	13.24	15.21
23	NET CHARGE OFFS*	.63	.43	.29	.32	.36	.57
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.84	4.21	5.67	6.31	5.88	3.98
	Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	1.16	1.13	1.10	.95	.78	.65
26	NONACCRUAL*	.03	.35	.45	.65	1.11	1.66
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.45
28	TOTAL CLASSIFIED LOANS*	1.93	1.98	2.20	2.16	2.05	2.98
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	8.79	9.56	11.95	11.26	13.76	23.67
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	67.52	50.65	45.41	48.96	49.61	41.59
	Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	3.27	3.73	3.45	5.17	6.54	11.45
32	ASSETS LESS LIABILITIES 3-6 MOS.	-1.70	-3.66	-3.65	-4.18	-3.65	-.65
33	ASSETS LESS LIABILITIES 6-12 MOS.	7.53	6.05	4.53	4.56	3.52	1.18
34	ASSETS LESS LIABILITIES >1 YR.	31.58	35.27	37.39	43.18	37.64	19.05
	Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-14.12	-10.39	-7.15	-5.46	2.27	32.70
36	LIQUID ASSETS / LARGE LIABILITIES	258.29	259.18	216.85	189.45	105.95	40.38
37	CORE DEPOSITS / EARNING ASSETS	88.21	91.02	91.21	90.45	85.53	63.42
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
	Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	43.47	51.39	52.77	52.86	58.39	76.41
40	DEMAND DEPOSITS--IPC	13.50	12.07	11.53	14.02	16.33	17.59
41	TOTAL DEMAND DEPOSITS	15.97	14.17	13.68	15.87	17.89	21.61
42	SAVINGS DEPOSITS (IPC)	24.64	25.53	30.20	32.30	31.93	19.42
43	TIME DEPOSITS (IPC)	55.36	52.23	52.26	46.16	46.80	38.57
44	TOTAL TIME & SAVINGS DEPOSITS	69.06	72.87	74.03	73.36	71.32	56.86
45	MEMO: TIME DEPOSITS OVER 100M*	6.31	5.56	6.10	6.27	9.87	19.08
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.88
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95.59	97.31	97.57	97.56	97.67	89.44
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.11	.66	1.36	10.27
49	BORROWINGS*	.00	.05	.43	1.07	2.73	13.51
	Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	3.89	4.18	3.76	4.15	3.59	4.40
51	INVESTMENT SECURITIES	42.35	40.78	40.07	39.93	32.01	17.88
52	TOTAL LOANS NET OF UNEARNED DISC.	47.25	50.66	52.02	52.38	56.27	66.42
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.26	7.69	9.01	12.06	16.56	28.15
54	MEMO: REAL ESTATE LOANS	13.98	15.68	19.36	19.68	19.36	11.56
55	MEMO: PERSONAL LOANS	10.15	9.88	9.75	10.98	10.25	7.58
56	MEMO: AGRICULTURAL LOANS	12.22	8.32	4.31	.33	.00	.11
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	4.26
58	EARNING ASSETS / AVERAGE ASSETS	91.22	91.48	91.50	91.13	91.01	87.06
59	NONINT. CASH & DUE / AVG. ASSETS	5.63	5.06	5.05	5.45	5.57	7.00
	Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	17.36	18.61	18.63	13.07	16.87	23.65
61	CASH DIVIDEND / NET INCOME	26.85	21.78	25.72	30.88	40.57	50.45
62	INTERNAL CAPITAL FORMATION RATE	4.08	6.31	7.61	6.16	7.12	4.95
63	EQUITY CAPITAL / AVERAGE ASSETS	10.51	8.71	7.71	7.53	7.03	6.00
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.93	9.11	8.18	7.99	7.53	6.92
	Growth Statistics						
65	NET INCOME (1 YR)	-5.41	-.83	4.12	5.30	11.97	11.41
66	NET INCOME (5 YR COMPOUND)	-39.42	78.96	81.70	83.55	92.87	21.17
67	AVERAGE ASSETS (1 YR)	4.80	6.56	7.67	7.25	7.21	2.91
68	AVERAGE ASSETS (5 YR COMPOUND)	83.43	87.58	87.68	86.97	84.36	80.61
	Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.03	1.06	16.28
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.13	.26	.66	7.35

Indiana

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 INDIANA BASED ON 378 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.04	10.35	10.71	11.13	11.54
2	INTEREST EXPENSE*	7.73	7.35	7.04	6.70	6.37
3	NET INTEREST INCOME (FTE)	3.04	3.32	3.70	4.13	4.60
4	TRUST INCOME	.00	.00	.00	.00	.16
5	SERVICE CHGS. ON DEPOSITS	.09	.14	.21	.31	.43
6	OTHER NONINTEREST INCOME	.08	.12	.17	.28	.44
7	SECURITIES GAINS (LOSSES)	-.07	-.01	.00	.01	.07
8	SALARIES & EMPLOYEE BENEFITS*	1.66	1.57	1.35	1.18	1.01
9	OCCUPANCY EXPENSES*	.65	.37	.29	.27	.18
10	OTHER NONINTEREST EXPENSES*	1.50	1.09	.89	.77	.66
11	TAX PROVISION*	.46	.32	.15	.01	-.06
12	RETURN ON ASSETS--NET INCOME	.23	.63	.87	1.06	1.45
13	RETURN ON EQUITY--NET INCOME	2.65	5.18	11.09	13.21	15.56

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.93	11.28	11.70	12.17	12.55
15	BREAK EVEN YIELD*	11.10	10.58	10.08	9.63	9.20
16	YIELD ON LOANS	11.98	12.47	12.91	13.50	14.06
17	YIELD ON INVESTMENT SEC. (FTE)	9.10	9.61	10.20	11.14	12.19
18	RATE ON TIME & SAVINGS DEPOSITS*	9.07	9.31	9.00	8.77	8.50
19	RATE ON TOTAL INTEREST FUNDS*	9.61	9.25	9.02	8.78	8.56

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.62	.94	.50	.30	.14
21	GROSS CHARGE OFFS*	1.98	1.02	.54	.23	.13
22	RECOVERIES / GROSS CHARGE OFFS	4.26	10.00	23.45	37.73	62.82
23	NET CHARGE OFFS*	1.61	.82	.38	.19	.04
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.63	2.26	5.12	9.98	23.37

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE 90 DAYS*	2.84	1.79	.53	.45	.23
26	NONACCRUAL*	2.58	1.31	.55	.14	.00
27	RENEGOTIATED*	.49	.05	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.65	3.03	1.25	1.01	.51
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	34.71	15.82	11.51	5.55	2.43
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	21.98	33.17	55.73	100.37	199.69

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-6.05	-1.93	4.56	9.71	14.66
32	ASSETS LESS LIABILITIES 3-6 MOS.	-10.62	-7.75	-4.88	-2.71	-.01
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.66	.60	3.16	5.74	9.36
34	ASSETS LESS LIABILITIES >1 YR.	23.23	28.88	35.91	42.76	48.54

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	12.62	4.50	-2.46	-12.45	-21.73
36	LIQUID ASSETS / LARGE LIABILITIES	60.95	98.88	167.55	277.61	434.25
37	CORE DEPOSITS / EARNING ASSETS	79.59	84.31	88.46	91.95	95.17
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	43.12	49.75	59.31	66.55	72.68
40	DEMAND DEPOSITS--IPC	7.29	9.15	11.09	13.65	16.41
41	TOTAL DEMAND DEPOSITS	9.29	11.16	13.40	16.44	20.48
42	SAVINGS DEPOSITS (IPC)	15.33	21.61	25.40	29.37	33.34
43	TIME DEPOSITS (IPC)	46.02	51.56	57.12	62.00	66.12
44	TOTAL TIME & SAVINGS DEPOSITS	65.01	69.95	73.79	78.05	80.46
45	MEMO: TIME DEPOSITS OVER 100M*	14.88	10.83	7.66	5.09	3.49
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.00	94.13	96.73	99.10	101.44
48	FED FUNDS PURCHASED & REV. REPOS*	5.87	2.02	.25	.00	.00
49	BORROWINGS*	6.77	3.24	.89	.02	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.30	2.36	4.07	6.95	10.55
51	INVESTMENT SECURITIES	20.71	26.65	34.92	44.00	52.53
52	TOTAL LOANS NET OF UNEARNED DISC.	40.60	47.54	57.35	64.60	70.55
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.81	5.43	8.27	13.15	17.98
54	MEMO: REAL ESTATE LOANS	13.10	18.30	22.60	28.39	34.31
55	MEMO: PERSONAL LOANS	6.19	9.47	13.00	17.20	24.11
56	MEMO: AGRICULTURAL LOANS	.11	1.11	4.02	9.16	15.15
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.07	90.19	92.02	93.22	94.15
59	NONINT. CASH & DUE / AVG. ASSETS	3.19	3.93	4.88	6.02	7.86

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	34.35	27.03	16.49	3.38	-.44
61	CASH DIVIDEND / NET INCOME	.00	11.07	24.86	38.96	58.17
62	INTERNAL CAPITAL FORMATION RATE	-.16	4.81	7.69	9.85	12.30
63	EQUITY CAPITAL / AVERAGE ASSETS	6.05	6.84	7.80	9.36	10.66
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.55	7.31	8.35	9.85	11.20

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-39.38	-3.57	14.71	45.26	120.97
66	NET INCOME (5 YR COMPOUND)	-92.66	-65.85	68.58	86.98	98.03
67	AVERAGE ASSETS (1 YR)	.49	3.38	6.65	10.05	14.49
68	AVERAGE ASSETS (5 YR COMPOUND)	72.55	79.55	85.16	89.94	95.28

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	3.62	1.20	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.04	.38	.07	.00	.00

Bank Administration Institute

Indiana

MEDIANS BY RESOURCE CLASS FOR 378 BANKS IN INDIANA

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)							
1	INTEREST INCOME (FTE)	11.22	10.87	10.74	10.52	10.85	10.62
2	INTEREST EXPENSE*	5.85	7.02	7.09	7.10	6.91	6.64
3	NET INTEREST INCOME (FTE)	5.41	3.73	3.38	3.48	3.95	3.78
4	TRUST INCOME	.00	.00	.00	.00	.12	.28
5	SERVICE CHGS. ON DEPOSITS	.14	.17	.19	.20	.27	.22
6	OTHER NONINTEREST INCOME	.22	.14	.17	.18	.16	.34
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.29	1.40	1.29	1.30	1.45	1.46
9	OCCUPANCY EXPENSES*	.56	.43	.33	.33	.45	.48
10	OTHER NONINTEREST EXPENSE*	1.42	1.01	.85	.87	.88	1.03
11	TAX PROVISION*	.15	.17	.20	.13	.11	.15
12	RETURN ON ASSETS--NET INCOME	1.00	.82	.90	.68	.65	.85
13	RETURN ON EQUITY--NET INCOME	7.98	9.09	10.89	11.40	11.88	13.19
Yields and Rates							
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.25	11.81	11.56	11.50	12.01	12.01
15	BREAK EVEN YIELD*	10.48	10.28	9.93	10.05	10.06	10.08
16	YIELD ON LOANS	13.50	13.41	13.03	12.73	12.73	12.74
17	YIELD ON INVESTMENT SEC. (FTE)	9.35	10.26	10.07	10.01	11.62	13.28
18	RATE ON TIME & SAVINGS DEPOSITS*	8.27	9.07	9.05	9.09	8.90	8.98
19	RATE ON TOTAL INTEREST FUNDS*	8.27	9.05	9.05	9.07	8.97	8.98
Asset Quality Loan Losses **(% of Average Loans)**							
20	LOAN LOSS PROVISION*	.82	.68	.58	.49	.46	.37
21	GROSS CHARGE OFFS*	.54	.78	.67	.54	.43	.41
22	RECOVERIES / GROSS CHARGE OFFS	15.23	17.88	20.19	17.60	20.70	44.93
23	NET CHARGE OFFS*	.23	.55	.46	.35	.33	.25
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.64	2.69	5.02	5.55	5.34	7.12
Classified Loans **(% of Average Loans)**							
25	PAST DUE >90 DAYS*	1.76	1.63	1.00	1.26	.69	.51
26	NONACCRUAL*	.05	.48	.63	.44	.65	.34
27	RENEGOTIATED*	.00	.00	.00	.00	.01	.19
28	TOTAL CLASSIFIED LOANS*	2.03	2.51	1.93	1.93	1.36	1.62
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	8.17	12.20	12.15	11.23	11.44	12.23
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	48.89	44.90	43.57	56.89	69.62	67.35
Interest Sensitivity **(% of Average Loans)**							
31.	ASSETS LESS LIABILITIES 0-3 MOS.	11.75	5.86	-3.12	2.99	6.43	9.88
32	ASSETS LESS LIABILITIES 3-6 MOS.	-2.71	-5.28	-5.95	-4.76	-4.77	-3.66
33	ASSETS LESS LIABILITIES 6-12 MOS.	4.69	2.84	2.54	3.10	3.57	2.73
34	ASSETS LESS LIABILITIES >1 YR.	32.99	34.03	36.03	37.57	35.47	33.66
Liquidity							
35	NET LARGE LIAB. / NET EARN. ASSETS*	-8.95	-7.25	-4.97	-2.64	.39	18.23
36	LIQUID ASSETS / LARGE LIABILITIES	263.91	215.59	179.61	175.40	128.65	60.11
37	CORE DEPOSITS / EARNING ASSETS	88.24	90.49	89.76	88.72	87.00	78.05
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
Source of Funds **(% of Earning Assets)**							
39	LOANS TO DEPOSITS	55.95	60.41	59.02	57.70	61.65	68.92
40	DEMAND DEPOSITS--IPC	15.17	10.61	10.47	10.97	12.24	15.44
41	TOTAL DEMAND DEPOSITS	17.62	12.58	12.78	13.15	15.47	20.60
42	SAVINGS DEPOSITS (IPC)	26.36	24.87	24.47	25.53	27.74	24.45
43	TIME DEPOSITS (IPC)	51.48	59.62	59.66	57.75	52.31	46.36
44	TOTAL TIME & SAVINGS DEPOSITS	68.38	75.51	75.20	74.17	72.43	62.41
45	MEMO: TIME DEPOSITS OVER 100M*	6.00	5.76	7.35	7.32	8.76	11.67
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.20	97.55	96.81	97.06	95.27	90.83
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.39	2.33	9.40
49	BORROWINGS*	.00	.20	.36	1.30	3.50	12.54
Use of Funds **(% of Earning Assets)**							
50	FED FUNDS SOLD & REPOS	5.51	4.53	3.86	3.27	4.00	5.82
51	INVESTMENT-SECURITIES	23.95	32.97	36.93	37.37	33.14	24.42
52	TOTAL LOANS NET OF UNEARNED DISC.	50.53	58.38	56.08	56.72	58.44	61.86
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	7.28	6.36	7.19	8.38	12.02	19.93
54	MEMO: REAL ESTATE LOANS	12.64	23.00	23.29	22.67	22.54	20.24
55	MEMO: PERSONAL LOANS	10.64	14.04	13.20	12.43	12.77	12.72
56	MEMO: AGRICULTURAL LOANS	6.17	8.45	6.09	3.99	1.26	.49
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	92.10	92.27	92.50	92.22	91.18	87.80
59	NONINT. CASH & DUE / AVG. ASSETS	6.50	4.60	4.62	4.64	5.38	9.53
Capital Position							
60	EFFECTIVE TAX RATE ON NET INCOME*	20.09	20.16	19.58	14.62	12.75	13.40
61	CASH DIVIDEND / NET INCOME	6.85	12.63	21.62	25.73	31.79	33.03
62	INTERNAL CAPITAL FORMATION RATE	7.41	7.00	8.02	7.83	7.59	6.84
63	EQUITY CAPITAL / AVERAGE ASSETS	12.98	8.57	8.09	7.61	7.26	5.75
64	PRIMARY CAPITAL / AVERAGE ASSETS	12.85	9.12	8.65	8.18	7.75	6.48
Growth Statistics							
65	NET INCOME (1 YR)	5.42	10.00	12.33	15.58	18.89	25.97
66	NET INCOME (5 YR COMPOUND)	-75.33	-54.66	68.41	71.64	61.94	78.42
67	AVERAGE ASSETS (1 YR)	6.53	5.87	6.59	7.00	6.48	6.90
68	AVERAGE ASSETS (5 YR COMPOUND)	82.55	84.85	84.62	85.78	83.84	87.79
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**							
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.51	10.75
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.02	.08	.26	1.76

Iowa

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 IOWA BASED ON 627 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.25	10.63	11.02	11.41	11.77
2	INTEREST EXPENSE*	7.92	7.68	7.24	6.95	6.54
3	NET INTEREST INCOME (FTE)	2.88	3.29	3.69	4.12	4.67
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.07	.11	.20	.30	.45
6	OTHER NONINTEREST INCOME	.05	.10	.18	.25	.46
7	SECURITIES GAINS (LOSSES)	-.08	-.01	.00	.02	.10
8	SALARIES & EMPLOYEE BENEFITS*	1.84	1.56	1.21	1.11	.95
9	OCCUPANCY EXPENSES*	.35	.42	.31	.21	.13
10	OTHER NONINTEREST EXPENSE*	1.45	1.11	.82	.63	.49
11	TAX PROVISION*	.60	.36	.12	-.02	-.43
12	RETURN ON ASSETS--NET INCOME	-.70	.36	.69	1.21	1.58
13	RETURN ON EQUITY--NET INCOME	-8.32	4.52	9.82	13.06	15.61

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.20	11.54	11.91	12.27	12.75
15	BREAK EVEN YIELD*	11.21	10.71	10.14	9.65	9.22
16	YIELD ON LOANS	12.24	12.81	13.38	13.82	14.29
17	YIELD ON INVESTMENT SEC. (FTE)	9.21	9.94	10.53	11.15	11.85
18	RATE ON TIME & SAVINGS DEPOSITS*	9.78	9.52	9.26	8.95	8.69
19	RATE ON TOTAL INTEREST FUNDS*	9.77	9.52	9.25	8.95	8.69

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	4.28	2.04	1.01	.38	.05
21	GROSS CHARGE OFFS*	3.88	2.11	1.00	.40	.12
22	RECOVERIES / GROSS CHARGE OFFS	.00	1.61	6.66	19.62	42.21
23	NET CHARGE OFFS*	3.65	1.92	.86	.30	.03
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.55	1.25	2.83	6.43	16.60

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.69	2.33	1.29	.63	.22
26	NONACCRUAL*	3.65	1.98	.84	.08	.00
27	RENEGOTIATED*	.57	.03	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	7.14	4.48	2.62	1.35	.54
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	44.23	24.76	13.57	6.18	2.12
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	12.64	20.37	35.17	70.39	191.19

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-3.65	.61	7.14	14.15	20.75
32	ASSETS LESS LIABILITIES 3-6 MOS.	-11.53	-8.10	-4.65	-.64	3.12
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.28	-.13	2.83	6.15	9.79
34	ASSETS LESS LIABILITIES >1 YR.	16.98	23.39	33.98	38.12	44.25

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	5.27	-1.01	-6.42	-13.61	-24.05
36	LIQUID ASSETS / LARGE LIABILITIES	95.62	162.73	274.46	481.61	861.88
37	CORE DEPOSITS / EARNING ASSETS	84.53	88.52	91.40	94.11	96.64
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	37.82	47.10	56.12	64.72	73.11
40	DEMAND DEPOSITS--IPC	5.00	7.33	9.20	11.42	14.51
41	TOTAL DEMAND DEPOSITS	6.73	8.18	10.19	12.60	16.18
42	SAVINGS DEPOSITS (IPC)	19.78	22.85	26.69	30.85	35.19
43	TIME DEPOSITS (IPC)	45.33	52.68	57.51	62.05	65.50
44	TOTAL TIME & SAVINGS DEPOSITS	66.32	70.54	74.35	77.32	79.88
45	MEMO: TIME DEPOSITS OVER 100M*	8.73	5.86	3.41	1.65	.51
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.88	93.24	95.47	97.50	99.97
48	FED FUNDS PURCHASED & REV. REPOS*	2.26	.97	.21	.00	.00
49	BORROWINGS*	3.31	1.71	.34	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.51	1.33	2.71	4.68	8.53
51	INVESTMENT SECURITIES	24.18	32.54	41.10	49.88	58.45
52	TOTAL LOANS NET OF UNEARNED DISC.	35.68	43.76	54.09	62.00	69.90
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.35	5.31	8.47	12.44	17.15
54	MEMO: REAL ESTATE LOANS	4.33	7.23	12.21	16.73	21.68
55	MEMO: PERSONAL LOANS	3.07	4.26	6.12	9.18	12.29
56	MEMO: AGRICULTURAL LOANS	6.00	14.25	21.12	30.20	38.51
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	83.24	91.22	92.73	93.95	94.83
59	NONINT. CASH & DUE / AVG. ASSETS	2.61	3.13	3.86	4.95	6.36

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	51.62	33.09	19.22	5.26	-4.45
61	CASH DIVIDENDS / NET INCOME	.00	.00	19.69	59.56	107.24
62	INTERNAL CAPITAL FORMATION RATE	-12.49	-.52	5.07	9.32	12.66
63	EQUITY CAPITAL / AVERAGE ASSETS	6.84	7.56	8.71	10.28	12.30
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.43	8.07	9.18	10.71	12.80

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-176.47	-55.10	-16.42	9.28	52.12
66	NET INCOME (5 YR COMPOUND)	-112.29	-16.40	59.63	89.94	100.80
67	AVERAGE ASSETS (1 YR)	-.51	2.10	5.01	8.10	10.90
68	AVERAGE ASSETS (5 YR COMPOUND)	76.60	82.10	86.42	90.72	94.87

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.54	1.12	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.57	.24	.01	.00	.00

Iowa

MEDIANS BY RESOURCE CLASS FOR 427 BANKS IN IOWA

Performance (% of Assets)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1	INTEREST INCOME (FTE)	11.19	11.06	11.04	10.77	10.94	9.62
2	INTEREST EXPENSE*	7.08	7.30	7.48	7.41	7.02	6.57
3	NET INTEREST INCOME (FTE)	4.15	3.75	3.54	3.42	3.96	3.61
4	TRUST INCOME	.00	.00	.00	.00	.10	.27
5	SERVICE CHGS. ON DEPOSITS	.16	.18	.19	.24	.27	.28
6	OTHER NONINTEREST INCOME	.16	.17	.17	.20	.22	.73
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.03
8	SALARIES & EMPLOYEE BENEFITS*	1.71	1.39	1.20	1.22	1.36	1.70
9	OCCUPANCY EXPENSES*	.35	.25	.28	.34	.73	.40
10	OTHER NONINTEREST EXPENSE*	.87	.78	.82	.87	.97	1.26
11	TAX PROVISION*	.07	.18	.09	.05	.08	.20
12	RETURN ON ASSETS--NET INCOME	.33	.97	.65	.78	.90	.88
13	RETURN ON EQUITY--NET INCOME	3.79	9.87	9.87	9.12	11.55	13.77

Yields and Rates

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.10	11.95	11.91	11.58	12.22	11.98
15	BREAK EVEN YIELD*	10.48	10.08	10.17	10.12	10.06	9.79
16	YIELD ON LOANS	13.79	12.53	13.41	13.15	12.70	12.52
17	YIELD ON INVESTMENT SEC. (FTE)	10.66	10.64	10.32	10.22	12.19	13.36
18	RATE ON TIME & SAVINGS DEPOSITS*	8.96	9.28	9.35	9.24	9.05	9.61
19	RATE ON TOTAL INTEREST FUNDS*	9.03	9.25	9.33	9.21	9.25	9.90

Asset Quality Loan Losses
(% of Average Loans)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
20	LOAN LOSS PROVISION*	.42	.87	1.38	1.15	.72	.62
21	GROSS CHARGE OFFS*	.61	.98	1.29	1.04	.67	.57
22	RECOVERIES / GROSS CHARGE OFFS	9.18	3.28	6.17	7.30	7.82	13.08
23	NET CHARGE OFFS*	.32	.75	1.18	.95	.58	.57
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.45	2.93	2.29	2.82	4.45	4.88

Classified Loans
(% of Average Loans)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
25	PAST DUE >90 DAYS*	1.28	1.47	1.42	1.17	.56	.47
26	NONACCRUAL*	.07	.68	1.04	1.35	1.17	.94
27	RENEGOTIATED*	.00	.00	.03	.00	.01	.05
28	TOTAL CLASSIFIED LOANS*	1.69	2.34	3.02	2.85	2.25	1.40
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	7.74	12.21	15.75	18.03	12.55	10.96
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	44.86	35.28	33.17	32.13	30.87	71.94

Interest Sensitivity
(% of Average Loans)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
31	ASSETS LESS LIABILITIES 0-3 MOS.	9.21	3.85	6.22	7.72	8.19	5.84
32	ASSETS LESS LIABILITIES 3-6 MOS.	-3.47	-5.75	-5.87	-5.60	-4.38	-3.94
33	ASSETS LESS LIABILITIES 6-12 MOS.	4.17	3.33	2.30	2.30	3.35	-.30
34	ASSETS LESS LIABILITIES >1 YR.	26.76	21.08	20.19	13.74	31.01	28.11

Liquidity

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
35	NET LARGE LIAB. / NET EARN. ASSETS*	-9.91	-7.98	-5.36	-5.25	-1.09	25.82
36	LIQUID ASSETS / LARGE LIABILITIES	419.90	371.22	261.82	249.08	151.78	51.32
37	CORE DEPOSITS / EARNING ASSETS	92.42	91.28	91.23	91.82	90.33	71.38
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.30

Source of Funds
(% of Earning Assets)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
39	LOANS TO DEPOSITS	55.25	54.27	57.49	57.82	60.22	73.30
40	DEMAND DEPOSITS--IPC	10.49	8.98	8.62	9.45	12.98	21.59
41	TOTAL DEMAND DEPOSITS	11.83	9.50	9.31	10.40	15.14	32.62
42	SAVINGS DEPOSITS (IPC)	25.63	25.44	26.86	29.66	30.27	17.65
43	TIME DEPOSITS (IPC)	55.95	56.32	53.27	56.76	49.51	27.20
44	TOTAL TIME & SAVINGS DEPOSITS	69.99	73.65	75.28	78.22	72.92	42.43
45	MEMO: TIME DEPOSITS OVER 100M*	1.51	2.65	3.42	4.33	6.42	10.92
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.54	94.47	95.57	96.74	97.59	56.44
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.23	.27	1.38	23.30
49	BORROWINGS*	.18	.35	.55	.80	2.23	25.33

Use of Funds
(% of Earning Assets)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
50	FED FUNDS SOLD & REPOS	3.78	3.11	2.16	2.28	2.68	8.03
51	INVESTMENT SECURITIES	40.88	42.72	41.09	40.44	36.45	24.33
52	TOTAL LOANS NET OF UNEARNED DISC.	53.55	51.78	54.63	56.26	57.16	66.27
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.89	6.88	9.02	12.06	15.22	19.75
54	MEMO: REAL ESTATE LOANS	7.59	9.75	13.15	14.18	18.20	12.72
55	MEMO: PERSONAL LOANS	6.41	5.69	5.57	6.92	9.28	10.90
56	MEMO: AGRICULTURAL LOANS	26.73	21.75	23.50	17.88	5.93	2.27
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.18
58	EARNING ASSETS / AVERAGE ASSETS	92.51	93.08	92.94	92.36	93.71	82.60
59	NONINT. CASH & DUE / AVG. ASSETS	4.40	3.67	3.61	4.00	5.93	13.55

Capital Position

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
60	EFFECTIVE TAX RATE ON NET INCOME*	14.00	21.67	18.68	15.96	16.53	27.43
61	CASH DIVIDEND / NET INCOME	13.78	17.89	26.87	25.65	28.92	34.35
62	INTERNAL CAPITAL FORMATION RATE	5.07	5.55	4.38	5.13	6.68	6.92
63	EQUITY CAPITAL / AVERAGE ASSETS	9.91	9.45	8.44	8.03	7.67	6.40
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.19	9.92	8.56	8.45	8.16	6.97

Growth Statistics

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
65	NET INCOME (1 YR)	-18.41	-16.06	-19.60	-15.95	-.06	15.21
66	NET INCOME (5 YR COMPOUND)	-42.62	70.69	37.64	2.23	77.63	50.12
67	AVERAGE ASSETS (1 YR)	3.73	5.36	4.54	6.17	4.81	-1.04
68	AVERAGE ASSETS (5 YR COMPOUND)	84.14	66.68	86.25	67.62	86.29	79.70

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.13	1.91	8.98
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.03	.14	.69	2.03

Kansas

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 KANSAS BASED ON 628 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.21	10.69	11.19	11.61	12.13
2	INTEREST EXPENSE*	7.76	7.44	7.06	6.45	5.92
3	NET INTEREST INCOME (FTE)	3.19	3.67	4.18	4.68	5.30
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.06	.15	.29	.45	.65
6	OTHER NONINTEREST INCOME	.05	.10	.19	.32	.57
7	SECURITIES GAINS (LOSSES)	-.07	.00	.00	.01	.05
8	SALARIES & EMPLOYEE BENEFITS*	2.20	1.83	1.56	1.29	1.10
9	OCCUPANCY EXPENSES*	.72	.56	.39	.26	.15
10	OTHER NONINTEREST EXPENSE*	1.53	1.15	.93	.72	.57
11	TAX PROVISION*	.70	.47	.20	.00	-.19
12	RETURN ON ASSETS--NET INCOME	-.85	.38	.91	1.30	1.69
13	RETURN ON EQUITY--NET INCOME	-9.92	4.78	10.52	14.03	17.60
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.15	11.66	12.15	12.60	13.06
15	BREAK EVEN YIELD*	11.36	10.75	10.15	9.64	9.02
16	YIELD ON LOANS	12.54	13.15	13.63	14.19	14.73
17	YIELD ON INVESTMENT SEC. (FTE)	9.28	9.95	10.52	11.18	11.97
18	RATE ON TIME & SAVINGS DEPOSITS*	9.88	9.51	9.20	8.66	8.49
19	RATE ON TOTAL INTEREST FUNDS*	9.86	9.53	9.22	8.57	8.48
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	3.88	2.12	.56	.38	.03
21	GROSS CHARGE OFFS*	3.37	2.06	.97	.34	.06
22	RECOVERIES / GROSS CHARGE OFFS	.00	3.16	10.11	22.76	59.45
23	NET CHARGE OFFS*	3.02	1.84	.81	.25	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.38	1.38	2.50	6.75	19.77
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	3.21	1.93	.88	.34	.09
26	NONACCRUAL*	3.26	1.57	.46	.00	.00
27	RENEGOTIATED*	.46	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.43	3.71	1.79	.66	.18
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	40.96	20.15	9.66	3.25	.70
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	15.24	25.66	50.48	106.27	346.43
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	-2.40	3.35	10.40	18.55	25.72
32	ASSETS LESS LIABILITIES 3-6 MOS.	-6.30	-2.79	1.11	6.42	10.74
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.36	.94	3.68	6.97	9.96
34	ASSETS LESS LIABILITIES >1 YR.	9.13	15.27	23.10	30.98	39.60
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	18.74	8.21	-2.58	-13.34	-27.27
36	LIQUID ASSETS / LARGE LIABILITIES	53.58	64.29	151.12	262.60	425.85
37	CORE DEPOSITS / EARNING ASSETS	71.99	75.45	85.04	89.92	93.49
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	37.69	48.12	58.99	67.32	75.23
40	DEMAND DEPOSITS--IPC	7.81	9.79	12.46	15.84	20.32
41	TOTAL DEMAND DEPOSITS	8.91	11.14	14.12	17.77	22.92
42	SAVINGS DEPOSITS (IPC)	16.76	21.05	26.25	31.87	36.98
43	TIME DEPOSITS (IPC)	41.68	48.00	54.35	60.58	65.49
44	TOTAL TIME & SAVINGS DEPOSITS	59.64	66.22	71.92	75.87	78.96
45	MEMO: TIME DEPOSITS OVER 100M*	22.08	15.58	10.29	6.42	4.36
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.50	93.78	96.14	98.37	100.82
48	FED FUNDS PURCHASED & REV. REPOS*	2.22	.66	.00	.00	.00
49	BORROWINGS*	3.51	1.33	.23	.00	.00
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	1.25	2.41	4.52	7.58	11.29
51	INVESTMENT SECURITIES	19.26	27.45	36.08	45.55	55.21
52	TOTAL LOANS NET OF UNEARNED DISC.	36.07	45.62	56.42	64.98	71.88
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.66	6.72	11.42	18.45	25.69
54	MEMO: REAL ESTATE LOANS	2.75	4.99	9.18	15.37	21.39
55	MEMO: PERSONAL LOANS	3.22	5.19	8.34	12.34	18.08
56	MEMO: AGRICULTURAL LOANS	.31	6.52	17.25	30.49	40.01
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.72	90.63	92.52	93.78	94.76
59	NONINT. CASH & DUE / AVG. ASSETS	2.82	3.44	4.40	5.54	7.04
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	40.27	32.17	22.16	8.14	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	22.92	55.84	100.00
62	INTERNAL CAPITAL FORMATION RATE	-13.62	-.54	5.44	9.85	13.05
63	EQUITY CAPITAL / AVERAGE ASSETS	6.71	7.48	8.66	10.25	12.19
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.28	7.99	9.17	10.88	12.83
Growth Statistics						
65	NET INCOME (1 YR)	-145.69	-45.81	-7.84	18.14	82.77
66	NET INCOME (5 YR COMPOUND)	-111.38	-83.77	70.06	93.41	105.16
67	AVERAGE ASSETS (1 YR)	-1.74	2.13	6.34	9.49	13.95
68	AVERAGE ASSETS (5 YR COMPOUND)	74.49	82.64	88.75	93.60	98.25
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.46	.91	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.32	.47	.04	.00	.00

MEDIANS BY RESOURCE CLASS FOR 628 BANKS IN KANSAS

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500

Performance (% of Assets)

		1	2	3	4	5	6
1	INTEREST INCOME (FTE)	11.39	11.26	11.14	10.98	10.98	N/A
2	INTEREST EXPENSE*	6.79	7.20	7.06	6.99	6.74	N/A
3	NET INTEREST INCOME (FTE)	4.46	4.17	4.11	3.85	4.05	N/A
4	TRUST INCOME	.00	.00	.00	.00	.10	N/A
5	SERVICE CHGS. ON DEPOSITS	.24	.27	.30	.36	.35	N/A
6	OTHER NONINTEREST INCOME	.15	.16	.20	.24	.25	N/A
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	N/A
8	SALARIES & EMPLOYEE BENEFITS*	1.90	1.58	1.44	1.44	1.51	N/A
9	OCCUPANCY EXPENSES*	.43	.38	.34	.41	.39	N/A
10	OTHER NONINTEREST EXPENSE*	1.00	.89	.92	.90	1.00	N/A
11	TAX PROVISION*	.14	.23	.21	.28	.10	N/A
12	RETURN ON ASSETS--NET INCOME	.91	.87	.96	1.00	.87	N/A
13	RETURN ON EQUITY--NET INCOME	9.25	9.98	10.83	12.45	11.68	N/A

Yields and Rates

		1	2	3	4	5	6
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.34	12.13	12.11	11.94	12.29	N/A
15	BREAK EVEN YIELD*	10.41	10.20	10.06	10.08	10.02	N/A
16	YIELD ON LOANS	13.73	13.66	13.67	13.46	13.36	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	10.91	10.60	10.29	10.07	11.05	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	9.14	9.28	9.21	9.15	9.17	N/A
19	RATE ON TOTAL INTEREST FUNDS*	9.13	9.26	9.20	9.22	9.25	N/A

Asset Quality Loan Losses
(% of Average Loans)

		1	2	3	4	5	6
20	LOAN LOSS PROVISION*	.90	1.02	1.05	.75	.82	N/A
21	GROSS CHARGE OFFS*	.98	1.02	1.18	.71	.76	N/A
22	RECOVERIES / GROSS CHARGE OFFS	9.80	10.26	9.56	13.11	9.24	N/A
23	NET CHARGE OFFS*	.66	.77	.59	.62	.71	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	3.08	2.56	2.82	2.54	2.41	N/A

Classified Loans
(% of Average Loans)

		1	2	3	4	5	6
25	PAST DUE >90 DAYS*	.73	.97	1.01	.76	.78	N/A
26	NONACCRUAL*	.00	.40	.72	.80	.62	N/A
27	RENEGOTIATED*	.00	.00	.00	.00	.01	N/A
28	TOTAL CLASSIFIED LOANS*	1.46	1.79	2.00	1.82	1.83	N/A
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	6.39	9.65	11.02	9.86	12.35	N/A
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	41.94	50.48	46.72	53.62	63.87	N/A

Interest Sensitivity
(% of Average Loans)

		1	2	3	4	5	6
31	ASSETS LESS LIABILITIES 0-3 MOS.	10.67	5.70	9.56	11.87	14.49	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS.	4.12	1.75	-.62	-1.39	-2.48	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS.	4.74	3.73	3.89	3.46	1.96	N/A
34	ASSETS LESS LIABILITIES >1 YR.	18.63	22.08	26.69	26.21	25.28	N/A

Liquidity

		1	2	3	4	5	6
35	NET LARGE LIAB. / NET EARN. ASSETS*	-9.05	-4.67	.23	1.13	19.50	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	205.31	168.97	137.25	120.19	64.34	N/A
37	CORE DEPOSITS / EARNING ASSETS	83.87	85.85	85.64	85.50	78.98	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A

Source of Funds
(% of Earning Assets)

		1	2	3	4	5	6
39	LOANS TO DEPOSITS	55.35	58.32	59.82	60.33	65.44	N/A
40	DEMAND DEPOSITS--IPC	13.85	11.28	12.59	12.68	14.34	N/A
41	TOTAL DEMAND DEPOSITS	15.49	12.60	14.28	15.43	17.39	N/A
42	SAVINGS DEPOSITS (IPC)	23.24	25.26	28.12	30.38	30.51	N/A
43	TIME DEPOSITS (IPC)	56.78	57.29	53.53	50.60	45.17	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	69.75	73.24	73.09	71.20	67.75	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	10.38	8.82	10.86	11.40	14.59	N/A
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95.80	95.82	96.40	97.36	96.03	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.37	4.37	N/A
49	BORROWINGS*	.00	.08	.37	1.24	5.78	N/A

Use of Funds
(% of Earning Assets)

		1	2	3	4	5	6
50	FED FUNDS SOLD & REPOS	6.41	4.68	3.90	3.74	4.32	N/A
51	INVESTMENT SECURITIES	36.97	36.71	36.66	34.55	29.49	N/A
52	TOTAL LOANS NET OF UNEARNED DISC.	52.37	55.53	58.12	59.76	60.88	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	7.75	9.88	12.33	17.54	20.04	N/A
54	MEMO: REAL ESTATE LOANS	7.54	7.99	10.70	13.34	15.73	N/A
55	MEMO: PERSONAL LOANS	6.88	7.77	8.42	9.52	13.26	N/A
56	MEMO: AGRICULTURAL LOANS	23.43	22.87	13.74	7.29	1.62	N/A
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	92.82	93.05	92.55	91.45	90.32	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	4.56	3.90	4.49	4.68	6.14	N/A

Capital Position

		1	2	3	4	5	6
60	EFFECTIVE TAX RATE ON NET INCOME*	19.27	25.13	21.46	23.25	16.02	N/A
61	CASH DIVIDEND / NET INCOME	3.37	20.22	29.71	35.30	40.78	N/A
62	INTERNAL CAPITAL FORMATION RATE	4.92	5.22	5.79	6.30	5.03	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	9.85	8.73	8.26	8.23	7.43	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.25	9.27	8.80	8.83	7.39	N/A

Growth Statistics

		1	2	3	4	5	6
65	NET INCOME (1 YR)	-10.63	-12.71	-10.21	-2.12	3.25	N/A
66	NET INCOME (5 YR COMPOUND)	68.26	81.45	67.66	81.92	75.43	N/A
67	AVERAGE ASSETS (1 YR)	6.16	6.56	6.22	6.31	5.90	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	87.05	90.44	89.90	88.24	85.44	N/A

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		1	2	3	4	5	6
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.50	4.19	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.19	.38	.73	N/A

Kentucky

PROFIT DISTRIBUTION PROFILE 1984 KENTUCKY BASED ON 336 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.01	10.42	10.83	11.26	11.66
2	INTEREST EXPENSE*	7.52	7.16	6.80	6.39	5.79
3	NET INTEREST INCOME (FTE)	3.26	3.64	4.04	4.53	5.12
4	TRUST INCOME	.00	.00	.00	.00	.01
5	SERVICE CHGS. ON DEPOSITS	.16	.23	.34	.47	.61
6	OTHER NONINTEREST INCOME	.05	.09	.18	.29	.44
7	SECURITIES GAINS (LOSSES)	-.08	-.01	.00	.01	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.05	1.76	1.47	1.24	1.06
9	OCCUPANCY EXPENSES*	.75	.60	.45	.30	.21
10	OTHER NONINTEREST EXPENSE*	1.52	1.17	.94	.78	.66
11	TAX PROVISION*	.68	.40	.15	.00	-.12
12	RETURN ON ASSETS--NET INCOME	.26	.78	1.11	1.40	1.70
13	RETURN ON EQUITY--NET INCOME	3.57	8.68	12.28	14.73	17.18

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.02	11.33	11.80	12.25	12.77
15	BREAK EVEN YIELD*	10.95	10.41	9.97	9.41	8.69
16	YIELD ON LOANS	12.20	12.63	13.07	13.56	14.03
17	YIELD ON INVESTMENT SEC. (FTE)	9.52	10.02	10.64	11.15	12.29
18	RATE ON TIME & SAVINGS DEPOSITS*	9.83	9.50	9.16	8.81	8.40
19	RATE ON TOTAL INTEREST FUNDS*	9.83	9.48	9.17	8.82	8.39

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.16	1.05	.57	.28	.00
21	GROSS CHARGE OFFS*	2.14	1.29	.64	.33	.12
22	RECOVERIES / GROSS CHARGE OFFS	4.29	10.11	21.43	41.54	81.20
23	NET CHARGE OFFS*	1.63	.93	.47	.17	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.07	2.04	4.68	9.64	26.56

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.51	2.37	1.37	.78	.25
26	NONACCRUAL*	2.76	1.23	.41	.00	.00
27	RENEGOTIATED*	.27	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.73	3.78	2.23	1.02	.50
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	34.36	20.33	11.07	4.63	1.69
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	19.84	30.27	46.62	89.85	206.25

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-.95	4.33	11.15	19.67	28.72
32	ASSETS LESS LIABILITIES 3-6 MOS.	-10.97	-7.41	-3.73	2.21	5.90
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.66	.89	5.03	9.06	14.35
34	ASSETS LESS LIABILITIES >1 YR.	9.66	18.90	27.09	35.63	44.85

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	13.82	4.09	-4.06	-12.04	-22.27
36	LIQUID ASSETS / LARGE LIABILITIES	67.42	109.68	193.51	383.07	605.27
37	CORE DEPOSITS / EARNING ASSETS	76.71	83.88	88.88	92.31	96.00
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	39.26	47.52	56.89	65.47	73.57
40	DEMAND DEPOSITS--IPC	9.73	12.07	14.76	17.83	21.70
41	TOTAL DEMAND DEPOSITS	10.98	13.62	16.61	19.80	24.58
42	SAVINGS DEPOSITS (IPC)	15.71	20.17	24.65	30.16	36.25
43	TIME DEPOSITS (IPC)	36.95	46.04	53.00	59.68	63.56
44	TOTAL TIME & SAVINGS DEPOSITS	55.29	63.27	68.54	72.75	76.51
45	MEMO: TIME DEPOSITS OVER 100M*	15.08	9.45	5.72	3.04	1.50
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	89.33	92.44	95.15	97.72	100.18
48	FED FUNDS PURCHASED & REV. REPOS*	6.45	2.63	.65	.00	.00
49	BORROWINGS*	7.58	3.54	1.23	.00	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.69	3.02	5.29	8.80	13.76
51	INVESTMENT SECURITIES	21.77	28.98	38.32	47.35	55.14
52	TOTAL LOANS NET OF UNEARNED DISC.	36.25	44.33	53.27	62.21	69.55
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.13	4.83	8.39	13.70	20.58
54	MEMO: REAL ESTATE LOANS	12.03	17.45	22.26	27.85	32.08
55	MEMO: PERSONAL LOANS	5.66	9.35	13.84	18.84	24.50
56	MEMO: AGRICULTURAL LOANS	.01	.70	3.36	7.30	11.64
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.52	90.36	91.92	93.14	94.09
59	NONINT. CASH & DUE / AVG. ASSETS	3.36	3.95	4.84	6.14	7.94

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	34.65	28.22	14.90	1.93	-2.19
61	CASH DIVIDEND / NET INCOME	.00	7.19	21.19	39.85	65.27
62	INTERNAL CAPITAL FORMATION RATE	-.94	4.43	6.30	11.00	13.63
63	EQUITY CAPITAL / AVERAGE ASSETS	6.51	7.75	8.77	10.60	12.87
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.12	8.35	9.31	11.05	13.44

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-44.32	-16.94	4.14	27.81	113.34
66	NET INCOME (5 YR COMPOUND)	-89.55	54.10	84.58	98.18	109.76
67	AVERAGE ASSETS (1 YR)	-1.10	3.33	7.36	11.20	16.17
68	AVERAGE ASSETS (5 YR COMPOUND)	77.07	84.73	90.63	95.25	101.00

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	2.08	.61	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.91	.40	.08	.00	.00

Kentucky

MEDIANS BY RESOURCE CLASS FOR 336 BANKS IN KENTUCKY

Performance (% of Assets)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1	INTEREST INCOME (FTE)	10.65	10.82	10.76	10.70	11.24	10.84
2	INTEREST EXPENSE*	6.24	6.72	6.94	6.66	6.75	6.41
3	NET INTEREST INCOME (FTE)	4.31	4.13	3.86	3.91	4.37	4.08
4	TRUST INCOME	.00	.00	.00	.00	.04	.24
5	SERVICE CHGS. ON DEPOSITS	.41	.37	.36	.28	.35	.24
6	OTHER NONINTEREST INCOME	.08	.14	.18	.20	.21	.50
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	-.04
8	SALARIES & EMPLOYEE BENEFITS*	1.50	1.46	1.43	1.47	1.48	1.54
9	OCCUPANCY EXPENSES*	.38	.40	.42	.48	.51	.53
10	OTHER NONINTEREST EXPENSE*	1.28	1.02	.50	.91	.94	.96
11	TAX PROVISION*	.10	.13	.15	.17	.13	.21
12	RETURN ON ASSETS--NET INCOME	1.13	1.11	1.10	1.16	1.15	.95
13	RETURN ON EQUITY--NET INCOME	9.15	11.21	11.83	13.00	13.13	14.86

Yields and Rates

		1	2	3	4	5	6
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.62	11.79	11.68	11.64	12.20	12.02
15	BREAK EVEN YIELD*	9.69	9.87	9.98	10.02	9.57	9.67
16	YIELD ON LOANS	12.56	13.14	13.11	13.08	13.04	13.11
17	YIELD ON INVESTMENT SEC. (FTE)	10.80	10.65	10.56	10.24	11.90	16.40
18	RATE ON TIME & SAVINGS DEPOSITS*	8.95	9.16	9.28	9.11	9.07	8.90
19	RATE ON TOTAL INTEREST FUNDS*	8.88	9.12	9.27	9.17	9.13	9.77

Asset Quality Loan Losses
(% of Average Loans)

		1	2	3	4	5	6
20	LOAN LOSS PROVISION*	.52	.62	.63	.55	.57	.57
21	GROSS CHARGE OFFS*	.52	.61	.75	.56	.54	.91
22	RECOVERIES / GROSS CHARGE OFFS	16.46	17.80	21.20	22.31	23.08	37.58
23	NET CHARGE OFFS*	.37	.54	.50	.45	.45	.33
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.85	4.52	3.91	4.89	5.71	7.88

Classified Loans
(% of Average Loans)

		1	2	3	4	5	6
25	PAST DUE >90 DAYS*	1.38	1.16	1.58	1.35	1.19	.25
26	NONACCRUAL*	.00	.13	.66	.35	.76	1.55
27	RENEGOTIATED*	.00	.00	.00	.00	.00	1.24
28	TOTAL CLASSIFIED LOANS*	1.97	2.15	2.24	2.35	1.57	3.04
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	7.86	8.08	11.24	11.24	11.38	19.15
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	45.13	55.95	42.74	45.47	48.45	77.18

Interest Sensitivity
(% of Average Loans)

		1	2	3	4	5	6
31	ASSETS LESS LIABILITIES 0-3 MOS.	12.65	12.63	13.76	3.98	7.71	15.23
32	ASSETS LESS LIABILITIES 3-6 MOS.	.32	-3.73	-4.13	-4.02	-5.24	1.23
33	ASSETS LESS LIABILITIES 6-12 MOS.	6.65	6.59	3.57	5.04	4.98	1.49
34	ASSETS LESS LIABILITIES >1 YR.	21.17	23.42	26.80	29.20	33.57	15.94

Liquidity

		1	2	3	4	5	6
35	NET LARGE LIAB. / NET EARN. ASSETS*	-7.53	-8.84	-5.33	-2.64	6.41	36.03
36	LIQUID ASSETS / LARGE LIABILITIES	437.92	331.44	228.02	165.23	103.84	51.73
37	CORE DEPOSITS / EARNING ASSETS	92.59	90.15	89.76	85.68	85.00	64.79
38	BROKERED DEPOSITS / EARNING ASSETS*	.60	.00	.02	.00	.00	.30

Source of Funds
(% of Earning Assets)

		1	2	3	4	5	6
39	LOANS TO DEPOSITS	59.30	55.65	54.01	58.03	61.44	82.33
40	DEMAND DEPOSITS--IPC	20.77	14.65	14.02	14.40	15.35	17.01
41	TOTAL DEMAND DEPOSITS	21.38	16.54	15.23	15.75	17.49	25.43
42	SAVINGS DEPOSITS (IPC)	26.29	23.20	25.00	24.51	25.97	17.98
43	TIME DEPOSITS (IPC)	50.60	54.24	54.32	53.67	50.25	33.24
44	TOTAL TIME & SAVINGS DEPOSITS	65.77	67.92	69.06	69.22	70.10	47.22
45	MEMO: TIME DEPOSITS OVER 100M*	3.22	4.15	5.01	7.01	8.87	10.21
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.11	95.79	95.15	95.05	95.13	81.55
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.03	.42	.83	2.26	19.34
49	BORROWINGS*	.00	.23	1.01	1.62	2.94	23.06

Use of Funds
(% of Earning Assets)

		1	2	3	4	5	6
50	FED FUNDS SOLD & REPOS	9.00	8.58	5.03	5.20	3.25	10.26
51	INVESTMENT SECURITIES	27.42	28.85	29.35	29.98	25.23	15.79
52	TOTAL LOANS NET OF UNEARNED DISC.	53.65	53.49	51.68	53.21	58.80	66.46
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.81	6.57	8.03	9.03	13.95	25.29
54	MEMO: REAL ESTATE LOANS	20.72	22.49	22.30	22.58	22.31	10.97
55	MEMO: PERSONAL LOANS	13.26	14.11	13.29	13.19	16.95	17.73
56	MEMO: AGRICULTURAL LOANS	6.45	4.55	4.59	2.25	.62	.24
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	92.09	91.93	92.24	92.28	90.80	86.17
59	NONINT. CASH & DUE / AVG. ASSETS	6.25	5.14	4.49	4.35	4.69	10.18

Capital Position

		1	2	3	4	5	6
60	EFFECTIVE TAX RATE ON NET INCOME*	12.89	17.34	16.25	14.56	13.64	15.36
61	CASH DIVIDEND / NET INCOME	9.07	15.68	20.59	25.47	26.50	36.32
62	INTERNAL CAPITAL FORMATION RATE	8.09	7.62	8.00	9.32	9.38	10.54
63	EQUITY CAPITAL / AVERAGE ASSETS	10.34	9.67	8.99	8.43	8.12	6.35
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.70	10.52	9.40	9.02	8.59	6.97

Growth Statistics

		1	2	3	4	5	6
65	NET INCOME (1 YR)	34.62	.00	-2.64	4.58	6.64	13.75
66	NET INCOME (5 YR COMPOUND)	70.59	84.97	83.67	86.02	83.94	88.87
67	AVERAGE ASSETS (1 YR)	5.74	6.13	7.07	7.82	8.72	2.97
68	AVERAGE ASSETS (5 YR COMPOUND)	88.49	90.80	91.52	89.71	85.27	91.71

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		1	2	3	4	5	6
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.35	12.47
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.06	.20	.47	2.18

Louisiana

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 LOUISIANA BASED ON 302 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.09	10.59	11.16	11.65	12.16
2	INTEREST EXPENSE*	7.69	7.27	6.86	6.28	5.42
3	NET INTEREST INCOME (FTE)	3.22	3.76	4.33	4.91	5.48
4	TRUST INCOME	.00	.00	.00	.00	.02
5	SERVICE CHGS. ON DEPOSITS	.19	.28	.44	.64	.88
6	OTHER NONINTEREST INCOME	.08	.14	.23	.40	.67
7	SECURITIES GAINS (LOSSES)	-.04	.00	.00	.01	.07
8	SALARIES & EMPLOYEE BENEFITS*	2.52	1.97	1.71	1.44	1.22
9	OCCUPANCY EXPENSES*	1.10	.74	.56	.40	.29
10	OTHER NONINTEREST EXPENSE*	1.83	1.42	1.15	.96	.77
11	TAX PROVISION*	.52	.23	.03	.00	-.16
12	RETURN ON ASSETS--NET INCOME	-.74	.38	.89	1.25	1.61
13	RETURN ON EQUITY--NET INCOME	-5.77	4.39	10.55	14.02	16.61
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.13	11.79	12.42	13.08	13.64
15	BREAK EVEN YIELD*	12.18	11.19	10.61	9.93	9.31
16	YIELD ON LOANS	12.60	13.42	13.97	14.61	15.27
17	YIELD ON INVESTMENT SEC. (FTE)	8.32	9.26	10.13	11.16	12.29
18	RATE ON TIME & SAVINGS DEPOSITS*	10.09	9.73	9.41	9.02	8.49
19	RATE ON TOTAL INTEREST FUNDS*	10.03	9.74	9.44	9.01	8.51
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	2.62	1.36	.79	.46	.20
21	GROSS CHARGE OFFS*	3.08	1.65	.90	.42	.18
22	RECOVERIES / GROSS CHARGE OFFS	2.57	8.26	18.56	35.54	62.36
23	NET CHARGE OFFS*	2.46	1.28	.65	.28	.05
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.57	1.64	3.35	7.18	22.58
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	4.12	2.53	1.29	.58	.16
26	NONACCRUAL*	3.80	2.02	.67	.01	.00
27	RENEGOTIATED*	.76	.07	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	7.75	4.94	2.70	1.12	.35
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	51.24	30.81	15.14	5.27	1.17
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	13.61	22.62	37.44	60.50	159.73
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	-3.57	4.15	12.79	24.14	36.85
32	ASSETS LESS LIABILITIES 3-6 MOS.	-11.43	-8.12	-4.90	-.78	2.70
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.19	.42	3.59	7.78	11.58
34	ASSETS LESS LIABILITIES >1 YR.	6.69	15.69	24.46	33.21	42.25
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	36.35	26.11	14.58	3.60	-6.65
36	LIQUID ASSETS / LARGE LIABILITIES	30.33	40.26	58.75	102.96	149.71
37	CORE DEPOSITS / EARNING ASSETS	54.09	67.03	74.52	81.66	86.98
38	BROKERED DEPOSITS / EARNING ASSETS*	.21	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	42.00	54.97	64.18	72.92	79.86
40	DEMAND DEPOSITS--IPC	9.13	11.82	14.50	18.24	21.71
41	TOTAL DEMAND DEPOSITS	11.65	14.86	17.60	21.96	26.42
42	SAVINGS DEPOSITS (IPC)	12.89	16.94	21.60	27.73	34.53
43	TIME DEPOSITS (IPC)	40.26	47.75	56.09	62.22	67.70
44	TOTAL TIME & SAVINGS DEPOSITS	59.74	67.28	72.30	76.84	80.31
45	MEMO: TIME DEPOSITS OVER 100M*	39.11	25.46	22.41	16.11	11.20
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.08	95.26	98.14	100.74	103.31
48	FED FUNDS PURCHASED & REV. REPOS*	4.10	1.06	.00	.00	.00
49	BORROWINGS*	4.60	1.73	.49	.00	.00
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	.94	1.88	4.03	6.66	12.95
51	INVESTMENT SECURITIES	11.30	18.65	28.08	36.94	48.01
52	TOTAL LOANS NET OF UNEARNED DISC.	38.93	52.92	62.70	71.37	77.98
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.93	10.05	17.47	26.16	34.58
54	MEMO: REAL ESTATE LOANS	10.27	15.70	21.75	29.84	36.17
55	MEMO: PERSONAL LOANS	5.86	9.44	13.26	19.03	23.29
56	MEMO: AGRICULTURAL LOANS	.00	.00	.32	3.01	8.09
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.41	87.73	90.06	91.84	92.92
59	NONINT. CASH & DUE / AVG. ASSETS	3.77	4.56	5.60	7.16	9.04
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	33.85	22.72	6.25	.00	-7.96
61	CASH DIVIDEND / NET INCOME	.00	.00	21.45	42.03	95.13
62	INTERNAL CAPITAL FORMATION RATE	-7.56	.00	6.51	10.38	13.55
63	EQUITY CAPITAL / AVERAGE ASSETS	6.66	7.53	8.67	10.44	15.14
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.26	8.17	9.23	10.94	15.60
Growth Statistics						
65	NET INCOME (1 YR)	-87.19	-34.87	-7.35	19.52	91.89
66	NET INCOME (5 YR COMPOUND)	-102.96	-74.36	81.48	97.80	112.26
67	AVERAGE ASSETS (1 YR)	-1.36	2.36	6.33	12.85	19.85
68	AVERAGE ASSETS (5 YR COMPOUND)	80.80	88.20	92.81	98.83	105.84
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.43	1.47	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.37	1.19	.44	.13	.00

Bank Administration Institute

Louisiana

MEDIANS BY RESOURCE CLASS FOR 302 BANKS IN LOUISIANA

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
	Performance (% of Assets)						
1	INTEREST INCOME (FTE)	4.80	11.44	11.27	10.96	11.32	10.95
2	INTEREST EXPENSE*	1.78	7.09	6.90	6.95	6.79	6.39
3	NET INTEREST INCOME (FTE)	3.02	4.33	4.35	4.02	4.42	4.84
4	TRUST INCOME	.00	.00	.00	.00	.00	.13
5	SERVICE CHGS. ON DEPOSITS	.05	.42	.48	.45	.47	.44
6	OTHER NONINTEREST INCOME	.22	.21	.26	.22	.22	.37
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.31	1.86	1.73	1.64	1.63	1.75
9	OCCUPANCY EXPENSES*	.56	.61	.53	.52	.60	.61
10	OTHER NONINTEREST EXPENSE*	1.66	1.36	1.23	1.07	1.07	1.09
11	TAX PROVISION*	.00	.00	.09	.01	.11	.16
12	RETURN ON ASSETS--NET INCOME	-.06	.65	1.02	.83	.94	.96
13	RETURN ON EQUITY--NET INCOME	-.11	6.13	10.94	11.25	10.57	12.95
	Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	5.26	12.60	12.42	12.08	12.61	12.95
15	BREAK EVEN YIELD*	8.34	11.15	10.74	10.53	10.29	10.38
16	YIELD ON LOANS	11.01	14.27	14.09	13.94	13.64	13.59
17	YIELD ON INVESTMENT SEC. (FTE)	8.54	10.06	9.82	9.67	11.76	13.76
18	RATE ON TIME & SAVINGS DEPOSITS*	4.16	9.63	9.44	9.41	9.30	9.36
19	RATE ON TOTAL INTEREST FUNDS*	4.16	9.63	9.47	9.45	9.27	9.40
	Asset Quality Loan Losses **(% of Average Loans)**						
20	LOAN LOSS PROVISION*	.86	.92	.71	.84	.80	.81
21	GROSS CHARGE OFFS*	.08	.59	.53	1.06	.93	1.18
22	RECOVERIES / GROSS CHARGE OFFS	29.50	11.11	20.57	20.90	16.64	16.73
23	NET CHARGE OFFS*	.08	.37	.61	.78	.68	.88
24	EARNINGS COVERAGE OF NET CHARGE OFFS	3.00	3.53	3.65	3.02	3.70	3.12
	Classified Loans **(% of Average Loans)**						
25	PAST DUE >90 DAYS*	.00	.83	1.89	1.59	1.11	.72
26	NONACCRUAL*	.00	.07	.54	.95	.98	2.00
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.17
28	TOTAL CLASSIFIED LOANS*	.00	1.19	2.72	3.29	2.86	3.28
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	5.11	16.16	22.07	14.99	21.58
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	60.96	43.75	36.21	31.22	40.36	37.70
	Interest Sensitivity **(% of Average Loans)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	27.13	14.42	12.89	11.18	8.74	13.82
32	ASSETS LESS LIABILITIES 3-6 MOS.	-.75	-3.61	-5.09	-5.54	-3.62	-4.21
33	ASSETS LESS LIABILITIES 6-12 MOS.	1.04	3.92	3.47	3.67	4.89	1.62
34	ASSETS LESS LIABILITIES >1 YR.	10.98	19.81	20.09	26.62	30.08	25.32
	Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	.00	13.47	14.77	13.67	14.72	29.92
36	LIQUID ASSETS / LARGE LIABILITIES	126.85	45.58	57.36	66.17	70.16	51.96
37	CORE DEPOSITS / EARNING ASSETS	47.26	71.17	76.34	75.66	76.31	72.06
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
	Source of Funds **(% of Earning Assets)**						
39	LOANS TO DEPOSITS	48.79	67.66	65.96	63.22	59.40	72.72
40	DEMAND DEPOSITS--IPC	10.21	10.75	14.66	14.05	15.98	19.79
41	TOTAL DEMAND DEPOSITS	18.64	13.71	17.82	17.14	20.06	24.33
42	SAVINGS DEPOSITS (IPC)	10.72	18.48	21.24	23.80	26.50	21.95
43	TIME DEPOSITS (IPC)	47.48	57.96	58.16	56.52	51.21	45.85
44	TOTAL TIME & SAVINGS DEPOSITS	54.78	72.88	72.57	73.52	71.98	64.11
45	MEMO: TIME DEPOSITS OVER 100M*	20.35	24.74	22.35	21.99	22.30	24.32
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	82.26	96.77	98.65	98.59	98.32	94.05
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.82	10.49
49	BORROWINGS*	.00	.10	.19	.68	1.22	12.12
	Use of Funds **(% of Earning Assets)**						
50	FED FUNDS SOLD & REPOS	15.52	5.58	4.47	3.48	3.05	5.95
51	INVESTMENT SECURITIES	17.56	21.49	26.31	30.05	35.92	27.31
52	TOTAL LOANS NET OF UNEARNED DISC.	36.04	63.31	65.78	62.23	57.77	66.50
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	10.10	19.11	16.01	16.47	20.65	23.07
54	MEMO: REAL ESTATE LOANS	11.57	22.30	23.06	23.51	21.12	19.00
55	MEMO: PERSONAL LOANS	10.99	15.21	15.25	12.50	12.35	17.25
56	MEMO: AGRICULTURAL LOANS	.00	.32	.80	.46	.20	.05
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	90.36	90.43	89.92	90.63	89.62	86.21
59	NONINT. CASH & DUE / AVG. ASSETS	6.59	5.32	5.75	5.20	5.64	8.72
	Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	.00	11.15	7.74	12.88	12.95
61	CASH DIVIDEND / NET INCOME	.00	.00	22.59	26.07	24.89	40.51
62	INTERNAL CAPITAL FORMATION RATE	-.11	4.49	6.95	6.55	6.81	7.54
63	EQUITY CAPITAL / AVERAGE ASSETS	33.66	10.23	8.77	8.25	8.26	7.32
64	PRIMARY CAPITAL / AVERAGE ASSETS	33.78	10.53	9.41	8.80	9.05	8.05
	Growth Statistics						
65	NET INCOME (1 YR)	-8.51	-8.97	-.31	-12.12	-9.03	1.70
66	NET INCOME (5 YR COMPOUND)	58.52	68.74	83.31	75.03	80.29	92.32
67	AVERAGE ASSETS (1 YR)	5.46	14.31	8.30	5.35	4.22	5.43
68	AVERAGE ASSETS (5 YR COMPOUND)	90.50	95.25	92.67	92.75	92.64	92.94
	Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.08	5.19
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.18	.39	.44	.63	1.48

Maine

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1986 MAINE BASED ON 26 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.21	10.78	11.25	11.78	12.33
2	INTEREST EXPENSE*	6.96	6.55	6.20	5.88	5.38
3	NET INTEREST INCOME (FTE)	4.24	4.67	4.95	5.44	5.93
4	TRUST INCOME	.00	.00	.00	.00	.37
5	SERVICE CHGS. ON DEPOSITS	.15	.22	.26	.51	.54
6	OTHER NONINTEREST INCOME	.12	.23	.37	.55	.80
7	SECURITIES GAINS (LOSSES)	-.01	.00	.00	.01	.03
8	SALARIES & EMPLOYEE BENEFITS*	2.48	2.27	2.07	1.82	1.69
9	OCCUPANCY EXPENSES*	.56	.75	.62	.50	.26
10	OTHER NONINTEREST EXPENSE*	2.26	1.72	1.38	1.22	1.04
11	TAX PROVISION*	.33	.43	.30	-.01	-.07
12	RETURN ON ASSETS--NET INCOME	.64	.80	1.09	1.32	1.62
13	RETURN ON EQUITY--NET INCOME	9.58	11.44	13.60	16.87	19.29
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.16	11.84	12.43	12.97	13.61
15	BREAK EVEN YIELD*	11.67	11.06	10.51	9.85	9.21
16	YIELD ON LOANS	12.97	13.20	13.53	14.23	14.87
17	YIELD ON INVESTMENT SEC. (FTE)	8.42	8.86	10.53	12.21	15.71
18	RATE ON TIME & SAVINGS DEPOSITS*	9.14	8.34	8.16	7.93	7.54
19	RATE ON TOTAL INTEREST FUNDS*	9.02	8.57	8.18	8.02	7.68
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	.94	.55	.42	.32	.16
21	GROSS CHARGE OFFS*	.62	.47	.31	.25	.23
22	RECOVERIES / GROSS CHARGE OFFS	16.34	20.34	32.26	48.18	81.99
23	NET CHARGE OFFS*	.68	.30	.21	.13	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.63	4.82	9.41	12.66	23.91
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	2.17	1.20	.83	.30	.05
26	NONACCRUAL*	1.49	.94	.58	.23	.03
27	RENEGOTIATED*	.37	.14	.01	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.01	2.22	1.65	1.22	.85
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	24.80	16.44	12.16	8.93	5.67
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	27.12	46.70	67.81	89.40	110.96
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	.38	4.66	13.84	20.22	27.43
32	ASSETS LESS LIABILITIES 3-6 MOS.	-6.78	-4.16	-1.69	1.45	4.05
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.74	.65	4.22	6.41	7.96
34	ASSETS LESS LIABILITIES >1 YR.	26.45	33.15	37.06	47.21	56.12
Liquidity	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	10.45	3.76	-1.55	-6.96	-13.29
36	LIQUID ASSETS / LARGE LIABILITIES	64.85	133.27	199.07	245.20	423.78
37	CORE DEPOSITS / EARNING ASSETS	79.28	90.28	93.04	94.72	96.42
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	53.21	57.29	66.5[illegible]	72.55	78.75
40	DEMAND DEPOSITS--IPC	10.18	12.62	14.67	17.27	21.79
41	TOTAL DEMAND DEPOSITS	12.12	14.18	17.66	20.75	24.78
42	SAVINGS DEPOSITS (IPC)	26.92	38.18	46.21	51.22	53.65
43	TIME DEPOSITS (IPC)	22.44	28.67	32.27	37.17	43.90
44	TOTAL TIME & SAVINGS DEPOSITS	55.30	60.42	66.76	72.86	76.08
45	MEMO: TIME DEPOSITS OVER 100M*	10.20	6.73	4.11	2.44	1.79
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	89.20	95.42	97.12	98.50	99.53
48	FED FUNDS PURCHASED & REV. REPOS*	8.36	3.64	1.35	.20	.00
49	BORROWINGS*	10.72	5.43	2.89	.95	.29
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	1.28	2.25	4.22	7.72	12.42
51	INVESTMENT SECURITIES	14.73	21.78	27.45	35.61	41.33
52	TOTAL LOANS NET OF UNEARNED DISC.	50.37	55.63	59.49	70.53	76.98
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.90	11.44	17.24	20.46	29.01
54	MEMO: REAL ESTATE LOANS	15.26	20.25	26.62	34.04	38.35
55	MEMO: PERSONAL LOANS	7.83	5.73	13.33	17.65	20.32
56	MEMO: AGRICULTURAL LOANS	.00	.00	.11	.58	1.32
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.40	88.29	90.86	91.64	92.19
59	NONINT. CASH & DUE / AVG. ASSETS	4.22	4.67	5.23	7.35	5.01
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	35.68	28.58	20.69	3.58	-7.25
61	CASH DIVIDEND / NET INCOME	8.57	19.87	39.40	53.88	104.26
62	INTERNAL CAPITAL FORMATION RATE	-2.05	4.93	8.38	11.12	13.97
63	EQUITY CAPITAL / AVERAGE ASSETS	6.11	6.62	7.12	9.50	10.02
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.68	7.15	7.72	10.02	10.67
Growth Statistics						
65	NET INCOME (1 YR)	-18.89	-1.82	10.88	28.02	51.62
66	NET INCOME (5 YR COMPOUND)	66.97	83.42	103.37	114.26	130.94
67	AVERAGE ASSETS (1 YR)	2.69	6.29	12.51	21.52	58.13
68	AVERAGE ASSETS (5 YR COMPOUND)	76.17	86.01	91.69	98.17	124.26
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	9.64	4.22	.60	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.32	.73	.40	.06	.00

Bank Administration Institute

Maine

MEDIANS BY RESOURCE CLASS FOR 26 BANKS IN MAINE

Performance (% of Assets)

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1	INTEREST INCOME (FTE)	N/A	11.75	11.27	10.80	11.07	12.07
2	INTEREST EXPENSE*	N/A	6.37	6.42	6.07	6.14	6.75
3	NET INTEREST INCOME (FTE)	N/A	5.53	4.82	4.75	4.97	5.26
4	TRUST INCOME	N/A	.00	.00	.00	.00	.37
5	SERVICE CHGS. ON DEPOSITS	N/A	.42	.22	.50	.49	.37
6	OTHER NONINTEREST INCOME	N/A	.40	.21	.38	.32	.50
7	SECURITIES GAINS (LOSSES)	N/A	.00	.00	.00	.02	.00
8	SALARIES & EMPLOYEE BENEFITS*	N/A	2.14	1.79	1.67	2.10	2.28
9	OCCUPANCY EXPENSES*	N/A	.76	.50	.64	.60	.70
10	OTHER NONINTEREST EXPENSE*	N/A	1.37	1.29	1.56	1.45	1.42
11	TAX PROVISION*	N/A	.43	.31	.05	.42	.26
12	RETURN ON ASSETS--NET INCOME	N/A	1.06	.98	1.20	.99	1.25
13	RETURN ON EQUITY--NET INCOME	N/A	14.65	10.58	15.47	13.09	18.24

Yields and Rates

		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	13.17	12.73	11.67	12.60	13.48
15	BREAK EVEN YIELD*	N/A	11.59	10.22	9.95	11.00	10.80
16	YIELD ON LOANS	N/A	14.66	13.32	12.41	13.30	13.65
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	10.39	9.49	8.85	12.21	15.71
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	8.33	8.09	7.98	8.08	9.21
19	RATE ON TOTAL INTEREST FUNDS*	N/A	8.34	8.09	8.05	8.09	9.06

Asset Quality Loan Losses
(% of Average Loans)

		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
20	LOAN LOSS PROVISION*	N/A	.45	.42	.35	.46	.45
21	GROSS CHARGE OFFS*	N/A	.47	.25	.37	.33	.30
22	RECOVERIES / GROSS CHARGE OFFS	N/A	23.02	30.71	24.86	44.02	22.99
23	NET CHARGE OFFS*	N/A	.30	.18	.25	.24	.19
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	5.31	9.41	9.22	9.40	11.85

Classified Loans
(% of Average Loans)

		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
25	PAST DUE >90 DAYS*	N/A	1.17	1.23	.59	.58	.53
26	NONACCRUAL*	N/A	.62	1.19	.65	.35	.62
27	RENEGOTIATED*	N/A	.00	.00	.09	.04	.21
28	TOTAL CLASSIFIED LOANS*	N/A	2.81	3.23	1.52	1.51	1.64
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	17.25	21.12	12.74	10.12	13.13
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	78.51	48.06	62.40	82.47	77.72

Interest Sensitivity
(% of Average Loans)

		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	20.06	7.06	14.71	10.20	15.31
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	-4.98	-3.68	.36	-1.36	-.35
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	1.90	-.26	7.32	6.19	2.11
34	ASSETS LESS LIABILITIES >1 YR.	N/A	36.75	41.96	42.67	40.35	35.16

Liquidity

		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	-1.39	-1.41	-6.43	-8.41	6.78
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	185.58	206.67	225.54	162.30	132.10
37	CORE DEPOSITS / EARNING ASSETS	N/A	92.41	93.27	94.09	93.50	92.38
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
39	LOANS TO DEPOSITS	N/A	63.07	72.36	61.38	61.95	75.10
40	DEMAND DEPOSITS--IPC	N/A	15.72	12.14	15.62	13.34	16.44
41	TOTAL DEMAND DEPOSITS	N/A	17.52	14.27	17.79	15.45	21.38
42	SAVINGS DEPOSITS (IPC)	N/A	44.29	47.09	53.44	45.59	40.63
43	TIME DEPOSITS (IPC)	N/A	40.06	37.70	28.60	31.82	25.32
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	67.81	73.65	67.79	66.65	60.57
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	6.19	6.52	3.08	1.95	4.83
46	DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	99.38	98.44	97.17	95.39	97.22
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	.15	.04	1.24	2.83	5.15
49	BORROWINGS*	N/A	.72	1.19	2.60	4.16	6.91

Use of Funds
(% of Earning Assets)

		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
50	FED FUNDS SOLD & REPOS	N/A	5.65	4.15	2.97	4.30	1.67
51	INVESTMENT SECURITIES	N/A	23.17	25.14	37.14	28.51	23.40
52	TOTAL LOANS NET OF UNEARNED DISC.	N/A	63.59	71.84	59.76	59.22	67.65
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	22.93	14.75	17.28	17.41	18.95
54	MEMO: REAL ESTATE LOANS	N/A	26.16	35.65	25.61	19.74	22.51
55	MEMO: PERSONAL LOANS	N/A	13.61	13.21	11.45	18.55	16.79
56	MEMO: AGRICULTURAL LOANS	N/A	.00	.14	.00	.76	.17
57	MEMO: FOREIGN LOANS	N/A	.00	.00	.30	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	90.56	91.49	90.85	92.15	89.16
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	7.55	5.77	5.99	5.55	7.47

Capital Position

		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	20.29	24.04	7.17	19.29	18.67
61	CASH DIVIDEND / NET INCOME	N/A	13.98	36.53	23.23	98.66	58.67
62	INTERNAL CAPITAL FORMATION RATE	N/A	12.70	7.45	9.98	.21	5.15
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	7.28	9.25	7.11	6.61	6.61
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	8.40	9.65	7.72	7.14	7.21

Growth Statistics

		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
65	NET INCOME (1 YR)	N/A	39.70	1.72	10.88	-14.55	33.51
66	NET INCOME (5 YR COMPOUND)	N/A	106.70	72.39	100.37	87.06	113.36
67	AVERAGE ASSETS (1 YR)	N/A	19.92	1.53	12.51	11.87	35.02
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	91.24	76.77	94.94	91.66	109.40

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	2.54	.74	3.39	.00	2.10
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	.34	.71	.32	.55	.56

Maryland

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 MARYLAND BASED ON 85 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.14	10.54	11.05	11.51	11.79
2	INTEREST EXPENSE*	7.28	6.87	6.46	5.52	4.91
3	NET INTEREST INCOME (FTE)	3.79	4.01	4.62	5.43	6.04
4	TRUST INCOME	.00	.00	.00	.00	.11
5	SERVICE CHGS. ON DEPOSITS	.15	.23	.33	.50	.70
6	OTHER NONINTEREST INCOME	.06	.09	.14	.23	.33
7	SECURITIES GAINS (LOSSES)	-.03	.00	.00	.00	.03
8	SALARIES & EMPLOYEE BENEFITS*	2.40	2.01	1.66	1.41	1.19
9	OCCUPANCY EXPENSES*	.57	.72	.50	.36	.27
10	OTHER NONINTEREST EXPENSE*	1.34	1.25	.96	.77	.65
11	TAX PROVISION*	1.14	.77	.34	.06	.00
12	RETURN ON ASSETS--NET INCOME	.44	.84	1.12	1.40	1.81
13	RETURN ON EQUITY--NET INCOME	4.29	10.41	14.28	16.54	18.30

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.26	11.60	12.13	12.62	13.00
15	BREAK EVEN YIELD*	11.28	10.45	9.88	9.25	8.55
16	YIELD ON LOANS	12.18	12.54	13.10	13.58	14.09
17	YIELD ON INVESTMENT SEC. (FTE)	8.60	9.30	10.04	11.17	12.96
18	RATE ON TIME & SAVINGS DEPOSITS*	9.57	9.10	8.82	8.33	7.81
19	RATE ON TOTAL INTEREST FUNDS*	9.55	9.11	8.87	8.33	7.88

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.00	.61	.33	.15	.04
21	GROSS CHARGE OFFS*	.87	.41	.24	.05	.04
22	RECOVERIES / GROSS CHARGE OFFS	2.53	12.77	28.19	72.95	118.96
23	NET CHARGE OFFS*	.66	.27	.13	.02	-.02
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-28.20	3.89	8.40	33.83	66.25

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	1.85	1.00	.47	.10	[illegible]
26	NONACCRUAL*	1.33	.66	.17	.00	.00
27	RENEGOTIATED*	.17	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	2.57	1.78	.59	.38	.18
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	19.00	11.94	5.97	2.14	.96
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	37.11	56.98	111.11	239.57	546.68

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	.06	6.18	11.64	17.26	32.78
32	ASSETS LESS LIABILITIES 3-6 MOS.	-6.61	-3.64	-.75	1.35	4.95
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.24	1.36	4.75	7.95	11.75
34	ASSETS LESS LIABILITIES >1 YR.	20.10	28.88	37.94	46.35	55.63

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	11.76	2.86	-5.77	-18.07	-28.87
36	LIQUID ASSETS / LARGE LIABILITIES	55.85	116.01	225.44	475.65	881.63
37	CORE DEPOSITS / EARNING ASSETS	75.28	86.38	91.16	94.67	98.37
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	50.12	59.19	67.15	73.82	78.42
40	DEMAND DEPOSITS--IPC	10.93	13.50	16.59	24.52	28.82
41	TOTAL DEMAND DEPOSITS	11.60	14.90	17.56	26.04	32.88
42	SAVINGS DEPOSITS (IPC)	29.28	33.94	38.77	42.90	48.08
43	TIME DEPOSITS (IPC)	22.63	28.94	36.79	43.15	47.91
44	TOTAL TIME & SAVINGS DEPOSITS	53.26	60.85	69.40	75.50	78.63
45	MEMO: TIME DEPOSITS OVER 100M*	15.16	7.44	4.27	2.40	1.16
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.05	93.44	96.18	98.30	101.05
48	FED FUNDS PURCHASED & REV. REPOS*	7.52	1.92	.11	.00	.00
49	BORROWINGS*	8.35	2.71	.66	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.97	1.95	3.96	8.08	13.96
51	INVESTMENT SECURITIES	14.50	21.49	26.95	32.94	40.42
52	TOTAL LOANS NET OF UNEARNED DISC.	48.22	56.38	64.56	69.47	75.64
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.04	5.24	9.50	14.53	19.13
54	MEMO: REAL ESTATE LOANS	18.07	23.00	33.72	39.63	47.02
55	MEMO: PERSONAL LOANS	8.11	9.94	14.55	20.42	28.79
56	MEMO: AGRICULTURAL LOANS	.00	.00	.20	1.24	3.48
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.63	89.36	91.76	93.22	94.40
59	NONINT. CASH & DUE / AVG. ASSETS	3.12	3.87	5.27	6.84	9.30

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME**	45.05	36.82	25.68	9.75	.00
61	CASH DIVIDEND / NET INCOME	.00	16.56	27.99	38.94	43.03
62	INTERNAL CAPITAL FORMATION RATE	4.29	6.62	9.51	11.68	13.76
63	EQUITY CAPITAL / AVERAGE ASSETS	6.31	7.22	8.47	10.05	13.27
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.92	7.87	8.88	10.69	13.79

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-14.44	2.35	11.81	21.26	43.24
66	NET INCOME (5 YR COMPOUND)	52.65	81.37	94.86	104.52	109.35
67	AVERAGE ASSETS (1 YR)	6.45	9.30	13.30	18.28	23.59
68	AVERAGE ASSETS (5 YR COMPOUND)	83.44	87.66	93.41	98.37	102.28

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	10.29	3.73	1.22	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	3.04	1.23	.42	.00	.00

Bank Administration Institute

Maryland

MEDIANS BY RESOURCE CLASS FOR 78 BANKS IN MARYLAND

Performance (% of Assets)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	5 Over $500
1	INTEREST INCOME (FTE)	10.22	10.94	11.26	11.01	11.47	10.31
2	INTEREST EXPENSE*	5.15	6.42	6.57	6.60	6.40	6.16
3	NET INTEREST INCOME (FTE)	4.91	4.75	4.40	4.35	5.05	3.85
4	TRUST INCOME	.00	.00	.00	.00	.00	.15
5	SERVICE CHGS. ON DEPOSITS	.17	.38	.29	.32	.33	.51
6	OTHER NONINTEREST INCOME	.09	.09	.11	.14	.15	.48
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.16	1.66	1.60	1.57	1.61	1.98
9	OCCUPANCY EXPENSES*	.70	.53	.51	.41	.48	.80
10	OTHER NONINTEREST EXPENSE*	.80	1.20	1.02	.83	.92	1.03
11	TAX PROVISION*	.00	.31	.28	.41	.44	.16
12	RETURN ON ASSETS--NET INCOME	-.21	.87	1.05	1.13	1.24	.84
13	RETURN ON EQUITY--NET INCOME	-.57	12.26	13.31	15.68	15.69	14.48

Yields and Rates

14	TAX EQUIV. YIELD ON EARNING ASSETS	11.20	12.18	12.14	11.74	12.50	12.31
15	BREAK EVEN YIELD*	9.57	10.45	10.04	9.87	9.69	10.20
16	YIELD ON LOANS	12.39	13.28	13.53	12.97	13.26	12.54
17	YIELD ON INVESTMENT SEC. (FTE)	7.67	9.91	9.58	9.50	11.37	13.02
18	RATE ON TIME & SAVINGS DEPOSITS*	8.69	8.92	9.05	8.88	8.58	8.97
19	RATE ON TOTAL INTEREST FUNDS*	8.50	8.92	9.09	8.58	8.66	9.10

Asset Quality Loan Losses

(% of Average Loans)

20	LOAN LOSS PROVISION*	1.13	.38	.30	.24	.32	.47
21	GROSS CHARGE OFFS*	.71	.24	.25	.21	.23	.33
22	RECOVERIES / GROSS CHARGE OFFS	N/A	22.58	19.23	23.33	57.14	45.22
23	NET CHARGE OFFS*	.71	.14	.12	.10	.10	.18
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	5.81	9.65	18.65	14.51	6.08

Classified Loans

(% of Average Loans)

25	PAST DUE >90 DAYS*	1.88	.64	.78	.53	.23	.13
26	NONACCRUAL*	.00	.00	.12	.23	.20	.76
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.15
28	TOTAL CLASSIFIED LOANS*	3.02	.85	1.01	1.42	.79	1.12
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	11.95	5.41	5.90	8.61	5.58	9.42
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	53.28	89.30	83.73	136.70	119.58

Interest Sensitivity

(% of Average Loans)

31	ASSETS LESS LIABILITIES 0-3 MOS.	41.53	13.21	9.60	11.60	10.46	13.21
32	ASSETS LESS LIABILITIES 3-6 MOS.	-1.50	-3.21	-1.29	-1.66	-.05	-.84
33	ASSETS LESS LIABILITIES 6-12 MOS.	6.88	3.27	3.81	5.18	6.14	2.75
34	ASSETS LESS LIABILITIES >1 YR.	11.08	34.45	37.53	45.61	40.03	28.76

Liquidity

35	NET LARGE LIAB. / NET EARN. ASSETS*	-3.43	-3.23	-7.27	-4.18	-11.94	12.55
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	217.76	334.41	307.35	269.19	59.35
37	CORE DEPOSITS / EARNING ASSETS	70.59	52.60	90.51	52.53	92.43	75.91
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.03	.00	.00	.00	.25

Source of Funds

(% of Earning Assets)

39	LOANS TO DEPOSITS	44.79	70.40	63.98	68.90	67.44	65.71
40	DEMAND DEPOSITS--IPC	27.63	16.03	15.68	16.12	16.56	22.20
41	TOTAL DEMAND DEPOSITS	32.90	16.81	16.74	17.01	17.93	26.17
42	SAVINGS DEPOSITS (IPC)	23.13	17.55	39.23	39.81	39.88	30.39
43	TIME DEPOSITS (IPC)	23.49	37.15	40.58	37.91	35.79	21.32
44	TOTAL TIME & SAVINGS DEPOSITS	55.67	71.53	73.61	73.75	66.48	53.87
45	MEMO: TIME DEPOSITS OVER 100M*	6.84	3.06	3.53	4.96	3.75	7.68
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93.17	95.69	96.35	96.75	95.29	89.45
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.05	.00	1.48	11.04
49	BORROWINGS*	.00	.13	.36	.31	2.13	12.84

Use of Funds

(% of Earning Assets)

50	FED FUNDS SOLD & REPOS	14.92	7.41	3.35	3.91	2.20	4.02
51	INVESTMENT SECURITIES	24.55	22.59	28.57	29.22	30.49	25.23
52	TOTAL LOANS NET OF UNEARNED DISC.	46.89	66.70	62.05	65.60	64.74	65.38
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.35	7.74	9.37	9.07	10.98	13.32
54	MEMO: REAL ESTATE LOANS	12.50	43.60	31.59	36.74	32.11	21.52
55	MEMO: PERSONAL LOANS	6.72	11.54	16.59	15.76	17.47	10.51
56	MEMO: AGRICULTURAL LOANS	.00	.85	.24	.53	.20	.32
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.37
58	EARNING ASSETS / AVERAGE ASSETS	82.80	92.48	92.39	93.04	91.52	86.77
59	NONINT. CASH & DUE / AVG. ASSETS	14.47	4.92	4.69	4.52	5.59	7.76

Capital Position

60	EFFECTIVE TAX RATE ON NET INCOME*	.00	26.45	26.88	27.44	26.65	14.03
61	CASH DIVIDEND / NET INCOME	.00	15.92	28.36	28.10	36.85	31.76
62	INTERNAL CAPITAL FORMATION RATE	-.57	7.73	8.71	11.45	10.33	10.54
63	EQUITY CAPITAL / AVERAGE ASSETS	15.05	9.20	8.49	7.94	7.74	5.77
64	PRIMARY CAPITAL / AVERAGE ASSETS	15.54	9.71	9.00	8.58	8.63	6.88

Growth Statistics

65	NET INCOME (1 YR)	N/A	5.63	8.27	12.61	13.57	20.23
66	NET INCOME (5 YR COMPOUND)	N/A	88.13	89.73	101.74	100.30	91.47
67	AVERAGE ASSETS (1 YR)	N/A	16.78	13.72	10.38	11.56	11.91
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	55.04	92.25	52.76	93.63	92.40

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	1.74	.45	.35	1.25	17.51
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.15	.06	.43	.61	2.65

Massachusetts

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 MASSACHUSETTS BASED ON 124 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)					
1 INTEREST INCOME (FTE)	10.14	10.63	11.02	11.67	12.12
2 INTEREST EXPENSE*	7.38	6.70	6.08	5.65	4.74
3 NET INTEREST INCOME (FTE)	3.83	4.43	5.05	5.60	6.13
4 TRUST INCOME	.00	.00	.00	.11	.46
5 SERVICE CHGS. ON DEPOSITS	.11	.24	.32	.47	.54
6 OTHER NONINTEREST INCOME	.15	.23	.43	.71	1.43
7 SECURITIES GAINS (LOSSES)	-.05	.00	.00	.02	.07
8 SALARIES & EMPLOYEE BENEFITS*	2.87	2.26	1.88	1.60	1.36
9 OCCUPANCY EXPENSES*	1.00	.82	.61	.45	.32
10 OTHER NONINTEREST EXPENSE*	2.71	2.18	1.39	1.06	.95
11 TAX PROVISION*	.99	.66	.43	.21	.06
12 RETURN ON ASSETS--NET INCOME	.46	.73	1.01	1.23	1.50
13 RETURN ON EQUITY--NET INCOME	6.64	11.68	15.77	20.03	22.85
Yields and Rates					
14 TAX EQUIV. YIELD ON EARNING ASSETS	11.41	11.89	12.27	12.72	13.26
15 BREAK EVEN YIELD*	11.33	10.77	10.13	9.61	8.72
16 YIELD ON LOANS	12.28	12.81	13.22	13.85	14.74
17 YIELD ON INVESTMENT SEC. (FTE)	8.29	9.62	11.13	13.08	15.08
18 RATE ON TIME & SAVINGS DEPOSITS*	9.95	9.31	8.79	8.35	7.63
19 RATE ON TOTAL INTEREST FUNDS*	9.83	9.33	9.72	8.45	7.59
Asset Quality Loan Losses (% of Average Loans)					
20 LOAN LOSS PROVISION*	.71	.50	.32	.17	.07
21 GROSS CHARGE OFFS*	.56	.35	.20	.11	.04
22 RECOVERIES / GROSS CHARGE OFFS	11.53	24.55	36.41	70.66	119.86
23 NET CHARGE OFFS*	.26	.24	.10	.02	-.02
24 EARNINGS COVERAGE OF NET CHARGE OFFS	-19.60	4.97	11.00	29.30	65.30
Classified Loans (% of Average Loans)					
25 PAST DUE >90 DAYS*	1.79	.71	.35	.15	.02
26 NONACCRUAL*	1.20	.58	.27	.03	.00
27 RENEGOTIATED*	.20	.01	.00	.00	.00
28 TOTAL CLASSIFIED LOANS*	2.51	1.64	.51	.40	.24
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	20.82	12.61	6.50	3.30	1.01
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	40.56	65.26	137.79	246.03	382.82
Interest Sensitivity (% of Average Loans)					
31 ASSETS LESS LIABILITIES 0-3 MOS.	3.94	15.33	21.47	31.22	39.05
32 ASSETS LESS LIABILITIES 3-6 MOS.	-2.36	-1.29	.06	2.44	4.24
33 ASSETS LESS LIABILITIES 6-12 MOS.	.01	1.79	3.82	5.92	9.07
34 ASSETS LESS LIABILITIES >1 YR.	14.62	23.54	33.58	42.62	50.32
Liquidity					
35 NET LARGE LIAB. / NET EARN. ASSETS*	20.39	11.55	1.52	-5.95	-15.50
36 LIQUID ASSETS / LARGE LIABILITIES	37.92	72.27	119.14	212.94	434.76
37 CORE DEPOSITS / EARNING ASSETS	71.54	83.13	86.38	94.25	99.16
38 BROKERED DEPOSITS / EARNING ASSETS*	.07	.00	.00	.00	.00
Source of Funds (% of Earning Assets)					
39 LOANS TO DEPOSITS	46.44	55.78	68.36	75.90	84.49
40 DEMAND DEPOSITS--IPC	11.67	15.21	19.86	24.15	28.24
41 TOTAL DEMAND DEPOSITS	14.84	18.65	24.30	28.67	33.84
42 SAVINGS DEPOSITS (IPC)	28.04	36.59	46.28	52.67	59.17
43 TIME DEPOSITS (IPC)	10.63	19.52	25.51	30.85	37.10
44 TOTAL TIME & SAVINGS DEPOSITS	44.60	54.10	61.44	68.36	73.22
45 MEMO: TIME DEPOSITS OVER 100M*	14.76	10.80	6.65	3.35	1.28
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	86.19	91.58	96.52	99.30	101.87
48 FED FUNDS PURCHASED & REV. REPOS*	14.28	6.93	3.29	.64	.00
49 BORROWINGS*	16.07	8.54	4.43	1.73	.10
Use of Funds (% of Earning Assets)					
50 FED FUNDS SOLD & REPOS	1.12	2.10	4.52	10.44	14.56
51 INVESTMENT SECURITIES	11.73	15.72	24.19	30.97	41.50
52 TOTAL LOANS NET OF UNEARNED DISC.	42.45	53.95	63.61	73.28	79.50
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.32	12.33	18.78	25.81	32.79
54 MEMO: REAL ESTATE LOANS	9.07	17.00	22.70	29.42	35.75
55 MEMO: PERSONAL LOANS	5.35	8.62	13.88	21.18	25.68
56 MEMO: AGRICULTURAL LOANS	.00	.00	.00	.01	.12
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	1.04
58 EARNING ASSETS / AVERAGE ASSETS	85.96	88.65	90.66	92.19	93.40
59 NONINT. CASH & DUE / AVG. ASSETS	4.46	5.36	6.68	8.24	10.23
Capital Position					
60 EFFECTIVE TAX RATE ON NET INCOME*	49.26	40.44	32.06	20.95	10.93
61 CASH DIVIDEND / NET INCOME	.00	4.05	22.83	39.25	58.99
62 INTERNAL CAPITAL FORMATION RATE	3.69	6.95	11.00	14.95	18.63
63 EQUITY CAPITAL / AVERAGE ASSETS	4.97	5.50	5.95	7.32	9.35
64 PRIMARY CAPITAL / AVERAGE ASSETS	5.60	6.02	6.57	7.96	9.98
Growth Statistics					
65 NET INCOME (1 YR)	-4.41	6.78	21.29	46.69	100.00
66 NET INCOME (5 YR COMPOUND)	85.80	92.26	111.49	122.50	140.59
67 AVERAGE ASSETS (1 YR)	8.91	13.41	18.89	26.72	39.84
68 AVERAGE ASSETS (5 YR COMPOUND)	88.46	93.28	99.15	107.20	118.39
Off Balance Sheet Commitments and Contingencies (% of Average Assets)					
69 LOAN COMMITMENTS / AVERAGE ASSETS*	13.67	5.39	1.06	.00	.00
70 OTHER COMMITMENTS & CONTINGENCIES*	2.52	1.48	.61	.15	.00

Massachusetts

MEDIANS BY RESOURCE CLASS FOR 124 BANKS IN MASSACHUSETTS

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)							
1	INTEREST INCOME (FTE)	9.18	10.65	10.83	10.95	11.24	11.11
2	INTEREST EXPENSE*	1.33	5.60	6.17	6.21	6.04	6.50
3	NET INTEREST INCOME (FTE)	5.23	5.57	5.18	4.75	5.11	4.59
4	TRUST INCOME	.00	.00	.00	.00	.00	.36
5	SERVICE CHGS. ON DEPOSITS	.00	.64	.26	.38	.36	.27
6	OTHER NONINTEREST INCOME	8.90	.36	.25	.31	.43	.63
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	6.21	2.18	2.01	1.84	1.80	1.82
9	OCCUPANCY EXPENSES*	1.49	.77	.60	.54	.60	.55
10	OTHER NONINTEREST EXPENSE*	5.78	1.41	1.41	1.36	1.35	1.42
11	TAX PROVISION*	.12	.51	.37	.40	.46	.32
12	RETURN ON ASSETS--NET INCOME	.64	1.04	1.06	1.00	1.01	.80
13	RETURN ON EQUITY--NET INCOME	2.20	13.06	14.42	16.87	17.45	16.00
Yields and Rates							
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.19	11.87	12.24	12.05	12.46	12.36
15	BREAK EVEN YIELD*	7.58	9.66	10.21	10.23	10.12	10.26
16	YIELD ON LOANS	N/A	13.72	13.49	13.61	12.99	12.85
17	YIELD ON INVESTMENT SEC. (FTE)	8.25	10.18	9.66	9.53	12.37	14.10
18	RATE ON TIME & SAVINGS DEPOSITS*	9.74	8.73	8.68	8.65	8.79	9.10
19	RATE ON TOTAL INTEREST FUNDS*	9.72	8.64	8.88	8.70	8.65	9.15
Asset Quality Loan Losses **(% of Average Loans)**							
20	LOAN LOSS PROVISION*	N/A	.27	.21	.32	.31	.40
21	GROSS CHARGE OFFS*	N/A	.25	.15	.20	.19	.27
22	RECOVERIES / GROSS CHARGE OFFS	N/A	33.33	27.20	46.15	41.99	36.03
23	NET CHARGE OFFS*	N/A	.15	.09	.10	.07	.15
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	5.68	7.60	13.06	11.53	11.16
Classified Loans **(% of Average Loans)**							
25	PAST DUE >90 DAYS*	N/A	1.68	.30	.50	.24	.25
26	NONACCRUAL*	N/A	.00	.02	.20	.33	.36
27	RENEGOTIATED*	N/A	.00	.00	.00	.00	.07
28	TOTAL CLASSIFIED LOANS*	N/A	1.68	.36	.88	.72	1.10
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	7.28	2.98	6.84	6.20	13.20
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	138.95	214.26	101.77	162.30	80.42
Interest Sensitivity **(% of Average Loans)**							
31	ASSETS LESS LIABILITIES 0-3 MOS.	38.44	15.97	25.45	18.22	24.51	19.33
32	ASSETS LESS LIABILITIES 3-6 MOS.	.00	-1.50	.40	.99	.07	.75
33	ASSETS LESS LIABILITIES 6-12 MOS.	.00	3.57	4.50	4.67	3.71	3.67
34	ASSETS LESS LIABILITIES >1 YR.	.00	45.07	37.26	41.52	30.89	23.81
Liquidity							
35	NET LARGE LIAB. / NET EARN. ASSETS*	-146.82	-3.20	-2.75	-3.96	4.63	12.25
36	LIQUID ASSETS / LARGE LIABILITIES	35.49	253.82	252.68	142.21	100.92	69.46
37	CORE DEPOSITS / EARNING ASSETS	9.01	91.69	93.91	88.61	88.38	81.92
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
Source of Funds **(% of Earning Assets)**							
39	LOANS TO DEPOSITS	.00	47.82	61.10	60.74	72.09	76.68
40	DEMAND DEPOSITS--IPC	.00	25.86	20.95	17.64	20.37	19.08
41	TOTAL DEMAND DEPOSITS	.00	29.20	25.71	23.31	24.37	21.41
42	SAVINGS DEPOSITS (IPC)	.00	37.08	52.68	50.60	45.17	38.41
43	TIME DEPOSITS (IPC)	9.01	28.66	20.39	23.31	25.81	25.41
44	TOTAL TIME & SAVINGS DEPOSITS	9.01	62.13	61.17	61.62	62.09	59.90
45	MEMO: TIME DEPOSITS OVER 100M*	5.99	5.84	4.24	5.75	7.06	10.15
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	9.01	97.53	100.25	97.27	96.19	91.84
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.07	2.12	4.27	10.31
49	BORROWINGS*	.00	3.40	1.58	4.10	4.76	11.28
Use of Funds **(% of Earning Assets)**							
50	FED FUNDS SOLD & REPOS	11.13	10.94	12.65	3.83	2.81	3.92
51	INVESTMENT SECURITIES	16.34	41.94	24.34	26.90	20.51	17.82
52	TOTAL LOANS NET OF UNEARNED DISC.	.00	48.67	61.30	53.95	70.31	71.26
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.00	14.85	10.21	14.32	21.45	25.46
54	MEMO: REAL ESTATE LOANS	.00	15.17	23.69	25.18	24.20	17.10
55	MEMO: PERSONAL LOANS	.00	16.75	18.33	14.43	13.63	11.24
56	MEMO: AGRICULTURAL LOANS	.00	.01	.00	.00	.00	.00
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	1.90
58	EARNING ASSETS / AVERAGE ASSETS	92.53	90.92	89.75	91.10	90.87	89.69
59	NONINT. CASH & DUE / AVG. ASSETS	4.82	7.05	6.59	6.44	6.79	6.78
Capital Position							
60	EFFECTIVE TAX RATE ON NET INCOME*	13.79	35.57	39.65	28.66	30.50	30.42
61	CASH DIVIDEND / NET INCOME	.00	21.90	19.55	19.32	27.65	30.84
62	INTERNAL CAPITAL FORMATION RATE	2.20	10.41	9.26	12.25	11.17	10.12
63	EQUITY CAPITAL / AVERAGE ASSETS	69.85	8.44	6.35	6.25	5.84	5.04
64	PRIMARY CAPITAL / AVERAGE ASSETS	69.85	8.90	6.80	6.75	6.47	5.70
Growth Statistics							
65	NET INCOME (1 YR)	75.53	3.47	17.35	22.82	21.29	26.72
66	NET INCOME (5 YR COMPOUND)	131.95	106.50	101.74	111.66	115.55	101.50
67	AVERAGE ASSETS (1 YR)	22.74	17.59	17.88	20.87	19.09	14.86
68	AVERAGE ASSETS (5 YR COMPOUND)	105.54	96.85	101.48	100.52	100.47	93.72
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**							
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.36	.15	3.15	15.65
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.08	.09	.41	.86	2.36

Michigan

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 MICHIGAN BASED ON 365 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.02	10.33	10.74	11.05	11.49
2	INTEREST EXPENSE*	7.34	7.09	6.84	6.51	6.06
3	NET INTEREST INCOME (FTE)	3.23	3.59	3.97	4.35	4.71
4	TRUST INCOME	.00	.00	.00	.00	.15
5	SERVICE CHGS. ON DEPOSITS	.12	.20	.28	.40	.54
6	OTHER NONINTEREST INCOME	.13	.20	.28	.40	.58
7	SECURITIES GAINS (LOSSES)	-.04	-.01	.00	.01	.04
8	SALARIES & EMPLOYEE BENEFITS*	2.00	1.80	1.55	1.33	1.16
9	OCCUPANCY EXPENSES*	.83	.60	.44	.34	.25
10	OTHER NONINTEREST EXPENSE*	1.73	1.29	1.03	.83	.63
11	TAX PROVISION*	.62	.44	.22	.03	-.13
12	RETURN ON ASSETS--NET INCOME	-.01	.56	.87	1.10	1.34
13	RETURN ON EQUITY--NET INCOME	-.26	7.70	12.03	14.70	17.37

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.98	11.39	11.77	12.14	12.57
15	BREAK EVEN YIELD*	11.33	10.56	10.03	9.56	9.18
16	YIELD ON LOANS	11.79	12.33	12.65	13.42	13.85
17	YIELD ON INVESTMENT SEC. (FTE)	8.84	9.56	10.32	11.02	12.03
18	RATE ON TIME & SAVINGS DEPOSITS*	9.17	8.90	8.66	8.43	8.13
19	RATE ON TOTAL INTEREST FUNDS*	9.16	8.89	8.67	8.42	8.12

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.44	.81	.48	.28	.14
21	GROSS CHARGE OFFS*	1.46	.74	.40	.18	.07
22	RECOVERIES / GROSS CHARGE OFFS	5.48	10.83	20.52	36.76	72.73
23	NET CHARGE OFFS*	1.17	.58	.29	.11	.01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.63	2.38	5.75	13.48	31.98

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.72	1.71	.83	.41	.16
26	NONACCRUAL*	2.45	1.52	.63	.23	.00
27	RENEGOTIATED*	.45	.13	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.76	3.14	1.95	1.13	.60
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	36.59	23.75	12.55	6.76	3.17
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	20.87	31.67	51.52	91.83	180.91

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-1.74	4.22	8.57	16.35	24.25
32	ASSETS LESS LIABILITIES 3-6 MOS.	-8.52	-5.93	-2.74	1.06	4.84
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.95	1.07	3.54	6.34	8.68
34	ASSETS LESS LIABILITIES >1 YR.	21.96	27.83	34.64	41.20	50.39

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	8.64	-.70	-9.99	-22.84	-42.29
36	LIQUID ASSETS / LARGE LIABILITIES	60.37	99.85	186.90	364.93	686.16
37	CORE DEPOSITS / EARNING ASSETS	80.60	86.64	91.58	95.35	97.86
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	41.27	51.19	60.48	68.30	74.58
40	DEMAND DEPOSITS--IPC	7.32	8.86	10.88	14.40	18.24
41	TOTAL DEMAND DEPOSITS	8.97	10.66	12.96	16.62	21.35
42	SAVINGS DEPOSITS (IPC)	29.61	33.12	36.70	40.73	44.72
43	TIME DEPOSITS (IPC)	37.67	41.93	47.20	51.65	55.95
44	TOTAL TIME & SAVINGS DEPOSITS	66.27	71.93	77.32	80.83	83.16
45	MEMO: TIME DEPOSITS OVER 100M*	15.64	10.13	6.07	3.17	1.78
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93.54	96.14	98.32	100.37	102.58
48	FED FUNDS PURCHASED & REV. REPOS*	3.70	1.14	.03	.00	.00
49	BORROWINGS*	5.16	2.23	.62	.00	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.05	2.11	4.20	7.25	11.97
51	INVESTMENT SECURITIES	11.51	19.12	26.60	35.84	46.13
52	TOTAL LOANS NET OF UNEARNED DISC.	40.25	50.02	59.40	67.01	74.11
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.93	6.35	11.00	17.09	23.58
54	MEMO: REAL ESTATE LOANS	15.47	21.97	27.47	33.12	37.14
55	MEMO: PERSONAL LOANS	5.80	8.44	12.25	16.61	21.10
56	MEMO: AGRICULTURAL LOANS	.00	.01	.52	2.76	7.13
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.63	90.05	91.58	93.00	94.14
59	NONINT. CASH & DUE / AVG. ASSETS	3.35	3.99	4.86	6.11	8.00

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	46.40	35.07	24.51	12.57	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	26.90	49.44	80.88
62	INTERNAL CAPITAL FORMATION RATE	-3.51	3.33	7.34	10.00	12.93
63	EQUITY CAPITAL / AVERAGE ASSETS	5.75	6.34	7.06	8.07	9.64
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.24	6.86	7.66	8.59	10.17

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-43.58	-2.15	17.30	50.20	131.25
66	NET INCOME (5 YR COMPOUND)	-93.28	-37.89	78.34	94.07	108.48
67	AVERAGE ASSETS (1 YR)	2.39	4.81	8.16	12.02	18.92
68	AVERAGE ASSETS (5 YR COMPOUND)	71.11	75.02	85.53	90.99	103.06

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	8.64	2.88	.28	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.15	.48	.17	.01	.00

Bank Administration Institute

Michigan

MEDIANS BY RESOURCE CLASS FOR 265 BANKS IN MICHIGAN

	Resource Class —	1	2	3	4	5	6
	Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
	Performance (% of Assets)						
1	INTEREST INCOME (FTE)	9.75	10.73	10.88	10.66	10.81	10.77
2	INTEREST EXPENSE*	5.19	6.84	6.51	6.86	6.81	5.74
3	NET INTEREST INCOME (FTE)	4.30	4.01	3.53	3.94	3.59	3.97
4	TRUST INCOME	.00	.00	.00	.00	.00	.27
5	SERVICE CHGS. ON DEPOSITS	.39	.24	.26	.30	.30	.32
6	OTHER NONINTEREST INCOME	.20	.28	.25	.28	.30	.40
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.15	1.52	1.53	1.53	1.54	1.72
9	OCCUPANCY EXPENSES*	.93	.42	.43	.47	.47	.44
10	OTHER NONINTEREST EXPENSE*	1.76	1.13	1.03	.95	.95	1.07
11	TAX PROVISION*	.00	.22	.23	.25	.20	.17
12	RETURN ON ASSETS--NET INCOME	.33	.86	.79	.87	.90	.89
13	RETURN ON EQUITY--NET INCOME	5.16	9.94	10.81	12.45	13.23	13.21
	Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.35	11.70	11.76	11.64	11.33	11.31
15	BREAK EVEN YIELD*	11.62	10.14	10.16	9.95	9.92	5.94
16	YIELD ON LOANS	13.59	13.07	12.04	12.95	12.58	12.73
17	YIELD ON INVESTMENT SEC. (FTE)	10.54	10.32	9.91	9.71	11.21	11.34
18	RATE ON TIME & SAVINGS DEPOSITS*	8.78	8.62	8.62	6.66	8.68	6.75
19	RATE ON TOTAL INTEREST FUNDS*	9.32	8.62	8.62	8.66	8.68	8.81
	Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	.19	.60	.59	.44	.41	.66
21	GROSS CHARGE OFFS*	.00	.55	.54	.36	.35	.50
22	RECOVERIES / GROSS CHARGE OFFS	26.57	17.86	18.33	20.93	23.98	21.54
23	NET CHARGE OFFS*	.00	.37	.46	.23	.25	.39
24	EARNINGS COVERAGE OF NET CHARGE OFFS	7.75	3.39	4.09	7.62	7.36	5.88
	Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	.49	1.54	1.14	.71	.64	.65
26	NONACCRUAL*	.00	.54	.65	.58	.74	1.33
27	RENEGOTIATED*	.00	.00	.00	.00	.01	.23
28	TOTAL CLASSIFIED LOANS*	1.80	2.56	2.12	1.67	1.74	2.75
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	8.84	15.08	15.09	10.37	12.43	20.18
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	93.75	43.92	48.76	59.08	55.52	51.97
	Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	8.22	8.66	8.10	9.21	11.17	7.57
32	ASSETS LESS LIABILITIES 3-6 MOS.	-.27	-2.20	-2.44	-2.86	-3.49	-.38
33	ASSETS LESS LIABILITIES 6-12 MOS.	2.57	3.95	4.05	3.63	2.85	1.80
34	ASSETS LESS LIABILITIES >1 YR.	34.22	34.51	35.20	34.75	34.12	33.46
	Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-17.15	-9.95	-14.91	-9.85	-7.07	-2.59
36	LIQUID ASSETS / LARGE LIABILITIES	276.17	301.79	254.91	168.85	123.42	93.10
37	CORE DEPOSITS / EARNING ASSETS	96.27	93.82	92.33	91.86	90.66	84.89
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
	Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	44.69	58.51	59.64	60.06	64.69	65.94
40	DEMAND DEPOSITS--IPC	16.68	9.77	9.69	11.36	11.69	15.61
41	TOTAL DEMAND DEPOSITS	19.53	12.17	11.81	12.94	13.36	17.96
42	SAVINGS DEPOSITS (IPC)	42.71	28.40	36.63	26.63	26.71	24.01
43	TIME DEPOSITS (IPC)	26.01	45.39	49.83	47.76	45.18	40.57
44	TOTAL TIME & SAVINGS DEPOSITS	70.21	77.23	78.74	77.80	76.96	68.92
45	MEMO: TIME DEPOSITS OVER 100M*	5.77	4.84	5.03	6.52	7.30	9.40
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	103.92	95.36	98.41	98.14	98.20	93.09
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.17	.47	7.38
49	BORROWINGS*	1.02	.00	.09	1.10	1.70	9.08
	Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	14.55	6.38	4.22	3.86	2.97	2.09
51	INVESTMENT SECURITIES	36.19	27.20	27.25	28.85	24.85	20.65
52	TOTAL LOANS NET OF UNEARNED DISC.	45.61	56.08	57.79	57.95	63.27	61.95
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.72	8.70	8.26	12.12	15.15	18.61
54	MEMO: REAL ESTATE LOANS	28.83	27.93	29.54	27.56	26.67	21.37
55	MEMO: PERSONAL LOANS	8.47	13.39	12.31	11.96	12.07	15.30
56	MEMO: AGRICULTURAL LOANS	.00	1.06	1.18	.41	.21	.06
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.46
58	EARNING ASSETS / AVERAGE ASSETS	84.63	91.27	92.23	91.77	91.59	89.93
59	NONINT. CASH & DUE / AVG. ASSETS	10.24	5.05	4.59	4.86	4.81	6.38
	Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	21.57	24.60	28.49	25.57	23.82	18.45
61	CASH DIVIDEND / NET INCOME	.00	14.66	26.40	26.79	36.26	41.73
62	INTERNAL CAPITAL FORMATION RATE	-1.15	5.91	7.22	7.86	7.91	6.43
63	EQUITY CAPITAL / AVERAGE ASSETS	10.87	7.56	7.43	7.07	6.64	5.82
64	PRIMARY CAPITAL / AVERAGE ASSETS	11.06	8.20	8.01	7.62	7.25	6.44
	Growth Statistics						
65	NET INCOME (1 YR)	63.61	24.11	8.40	21.05	19.33	17.39
66	NET INCOME (5 YR COMPOUND)	-80.73	69.59	70.05	83.72	80.02	81.18
67	AVERAGE ASSETS (1 YR)	17.82	7.57	8.19	9.01	8.00	6.34
68	AVERAGE ASSETS (5 YR COMPOUND)	56.48	85.85	87.39	86.42	82.84	77.64
	Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.46	1.86	6.46
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.05	.18	.32	1.38

Minnesota

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 MINNESOTA BASED ON 738 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.46	10.77	11.18	11.57	11.90
2	INTEREST EXPENSE*	7.79	7.44	7.07	6.60	5.98
3	NET INTEREST INCOME (FTE)	3.26	3.67	4.16	4.70	5.23
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.12	.19	.32	.52	.76
6	OTHER NONINTEREST INCOME	.09	.15	.24	.35	.61
7	SECURITIES GAINS (LOSSES)	-.06	-.01	.00	.01	.04
8	SALARIES & EMPLOYEE BENEFITS*	2.31	1.94	1.62	1.34	1.15
9	OCCUPANCY EXPENSES*	.84	.59	.41	.29	.20
10	OTHER NONINTEREST EXPENSE*	1.60	1.27	.99	.75	.60
11	TAX PROVISION*	.71	.45	.25	.04	-.10
12	RETURN ON ASSETS--NET INCOME	.07	.59	.95	1.29	1.61
13	RETURN ON EQUITY--NET INCOME	.96	7.20	11.30	14.78	17.78
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.40	11.78	12.16	12.58	13.01
15	BREAK EVEN YIELD*	11.36	10.83	10.30	9.77	9.35
16	YIELD ON LOANS	12.41	12.88	13.37	13.90	14.34
17	YIELD ON INVESTMENT SEC. (FTE)	9.08	9.84	10.47	11.16	11.96
18	RATE ON TIME & SAVINGS DEPOSITS*	9.76	9.39	9.05	8.65	8.30
19	RATE ON TOTAL INTEREST FUNDS*	9.75	9.40	9.06	8.70	8.30
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	2.32	1.21	.63	.28	.08
21	GROSS CHARGE OFFS*	2.14	1.15	.53	.22	.06
22	RECOVERIES / GROSS CHARGE OFFS	.00	2.60	9.09	22.51	50.00
23	NET CHARGE OFFS*	1.80	1.01	.45	.15	.01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.86	1.95	4.19	10.47	24.47
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	3.86	2.31	1.23	.61	.26
26	NONACCRUAL*	2.91	1.59	.64	.07	.00
27	RENEGOTIATED*	.33	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.16	3.92	2.34	1.15	.58
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	43.16	27.66	14.57	6.56	2.91
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	13.12	21.18	37.86	68.38	128.81
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	-1.96	3.09	9.32	16.73	25.56
32	ASSETS LESS LIABILITIES 3-6 MOS.	-8.70	-5.61	-2.40	.95	4.63
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.34	.01	2.71	6.32	9.93
34	ASSETS LESS LIABILITIES >1 YR.	13.27	21.67	30.17	38.16	45.11
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	9.61	2.77	-4.02	-10.88	-19.11
36	LIQUID ASSETS / LARGE LIABILITIES	70.71	114.31	204.53	417.95	865.44
37	CORE DEPOSITS / EARNING ASSETS	81.26	86.59	91.09	94.64	97.60
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	48.24	57.23	65.03	72.77	78.80
40	DEMAND DEPOSITS--IPC	7.37	8.93	11.13	14.36	20.48
41	TOTAL DEMAND DEPOSITS	8.24	10.20	12.65	16.23	22.92
42	SAVINGS DEPOSITS (IPC)	19.89	24.48	29.47	35.35	40.96
43	TIME DEPOSITS (IPC)	36.46	46.23	53.64	58.92	63.04
44	TOTAL TIME & SAVINGS DEPOSITS	62.46	67.89	73.31	76.91	80.08
45	MEMO: TIME DEPOSITS OVER 100M*	12.78	8.06	4.38	2.01	.70
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.49	93.64	96.34	98.90	101.08
48	FED FUNDS PURCHASED & REV. REPOS*	4.53	1.50	.31	.00	.00
49	BORROWINGS*	5.96	2.62	.73	.00	.00
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	.68	1.55	2.96	5.42	8.46
51	INVESTMENT SECURITIES	17.33	23.33	31.73	40.62	48.46
52	TOTAL LOANS NET OF UNEARNED DISC.	44.99	54.44	62.49	69.75	76.46
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.71	7.78	11.65	17.37	24.39
54	MEMO: REAL ESTATE LOANS	7.29	11.76	18.37	25.81	32.51
55	MEMO: PERSONAL LOANS	4.41	6.61	9.64	14.55	20.59
56	MEMO: AGRICULTURAL LOANS	.00	1.70	14.66	25.40	35.10
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.29	90.38	92.19	93.60	94.56
59	NONINT. CASH & DUE / AVG. ASSETS	2.50	3.48	4.45	5.79	7.45
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	42.29	32.72	23.50	10.87	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	20.52	48.61	80.60
62	INTERNAL CAPITAL FORMATION RATE	-2.33	3.01	7.29	10.90	14.09
63	EQUITY CAPITAL / AVERAGE ASSETS	6.27	7.23	8.31	9.52	11.60
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.94	7.73	8.78	9.99	11.97
Growth Statistics						
65	NET INCOME (1 YR)	-74.80	-27.38	1.64	28.57	88.11
66	NET INCOME (5 YR COMPOUND)	-96.84	-71.12	34.20	57.12	109.03
67	AVERAGE ASSETS (1 YR)	.50	3.25	6.54	11.18	16.93
68	AVERAGE ASSETS (5 YR COMPOUND)	16.22	32.88	38.11	53.05	99.12
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	3.70	.62	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.88	.74	.17	.00	.00

Bank Administration Institute

Minnesota

MEDIANS BY RESOURCE CLASS FOR 738 BANKS IN MINNESOTA

Performance (% of Assets)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1	INTEREST INCOME (FTE)	11.32	11.31	11.14	10.86	11.29	10.20
2	INTEREST EXPENSE*	6.84	7.10	7.15	7.02	6.93	7.44
3	NET INTEREST INCOME (FTE)	4.53	4.26	4.00	3.86	4.30	2.65
4	TRUST INCOME	.00	.00	.00	.00	.00	.25
5	SERVICE CHGS. ON DEPOSITS	.31	.28	.32	.41	.40	.13
6	OTHER NONINTEREST INCOME	.24	.21	.24	.25	.31	.90
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.02	1.68	1.49	1.47	1.45	1.02
9	OCCUPANCY EXPENSES*	.46	.41	.39	.45	.43	.31
10	OTHER NONINTEREST EXPENSE*	1.01	.92	.95	1.08	1.23	.95
11	TAX PROVISION*	.13	.26	.29	.23	.30	.00
12	RETURN ON ASSETS--NET INCOME	.93	1.01	1.01	.87	.82	.59
13	RETURN ON EQUITY--NET INCOME	8.95	11.48	11.73	11.85	14.12	10.93

Yields and Rates

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.32	12.26	12.13	11.76	12.46	11.99
15	BREAK EVEN YIELD*	10.48	10.41	10.16	10.11	10.14	9.84
16	YIELD ON LOANS	13.44	13.55	13.31	13.08	13.04	12.30
17	YIELD ON INVESTMENT SEC. (FTE)	10.90	10.68	10.22	9.68	12.80	19.45
18	RATE ON TIME & SAVINGS DEPOSITS*	9.04	9.05	9.06	9.00	9.16	10.47
19	RATE ON TOTAL INTEREST FUNDS*	9.03	9.05	9.06	9.00	9.13	11.63

Asset Quality Loan Losses
(% of Average Loans)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
20	LOAN LOSS PROVISION*	.79	.63	.60	.55	.72	.61
21	GROSS CHARGE OFFS*	.59	.52	.54	.42	.45	.25
22	RECOVERIES / GROSS CHARGE OFFS	6.98	7.79	8.59	12.50	16.19	7.56
23	NET CHARGE OFFS*	.54	.45	.48	.37	.37	.25
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.86	3.92	4.57	4.92	5.55	7.02

Classified Loans
(% of Average Loans)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
25	PAST DUE >90 DAYS*	1.69	1.58	1.18	.91	.67	.30
26	NONACCRUAL*	.23	.52	.79	.88	1.00	1.77
27	RENEGOTIATED*	.00	.00	.00	.00	.03	.22
28	TOTAL CLASSIFIED LOANS*	2.46	2.49	2.31	2.25	1.92	2.16
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	12.65	14.88	14.34	16.18	16.39	22.76
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	30.19	32.14	41.19	44.56	55.23	37.67

Interest Sensitivity
(% of Average Loans)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
31	ASSETS LESS LIABILITIES 0-3 MOS.	9.18	7.38	9.33	10.62	16.06	3.93
32	ASSETS LESS LIABILITIES 3-6 MOS.	-1.37	-1.99	-2.41	-3.52	-2.69	-3.35
33	ASSETS LESS LIABILITIES 6-12 MOS.	3.77	3.37	2.63	1.98	.55	.07
34	ASSETS LESS LIABILITIES >1 YR.	27.52	29.22	31.30	32.47	31.36	16.62

Liquidity

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
35	NET LARGE LIAB. / NET EARN. ASSETS*	-8.71	-4.14	-2.59	-2.18	2.83	57.72
36	LIQUID ASSETS / LARGE LIABILITIES	429.62	215.40	195.74	150.08	109.37	20.47
37	CORE DEPOSITS / EARNING ASSETS	93.05	91.67	90.56	88.85	86.51	41.95
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	3.51

Source of Funds
(% of Earning Assets)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
39	LOANS TO DEPOSITS	61.41	63.10	66.38	66.07	74.72	52.29
40	DEMAND DEPOSITS--IPC	11.72	10.61	10.28	12.48	14.81	11.38
41	TOTAL DEMAND DEPOSITS	12.07	12.22	11.77	13.98	16.25	13.04
42	SAVINGS DEPOSITS (IPC)	26.50	28.17	29.95	32.36	35.09	10.53
43	TIME DEPOSITS (IPC)	55.69	55.48	53.79	48.55	43.53	33.52
44	TOTAL TIME & SAVINGS DEPOSITS	72.46	74.32	73.88	70.90	69.90	43.47
45	MEMO: TIME DEPOSITS OVER 100M*	2.44	4.19	4.83	6.06	6.18	19.47
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	2.78
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.37	96.72	96.07	95.95	95.45	73.02
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.15	.34	1.03	3.20	25.01
49	BORROWINGS*	.00	.32	1.13	2.25	4.48	29.50

Use of Funds
(% of Earning Assets)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
50	FED FUNDS SOLD & REPOS	4.57	2.88	2.68	2.75	2.98	7.76
51	INVESTMENT SECURITIES	34.31	32.35	31.65	32.13	21.28	12.38
52	TOTAL LOANS NET OF UNEARNED DISC.	59.82	61.59	63.15	62.18	72.62	73.00
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.24	9.55	12.30	16.56	23.83	28.58
54	MEMO: REAL ESTATE LOANS	13.34	16.45	20.09	23.18	21.44	13.31
55	MEMO: PERSONAL LOANS	5.57	8.51	10.08	13.02	14.47	5.35
56	MEMO: AGRICULTURAL LOANS	19.71	15.97	12.30	2.38	.14	.46
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.47
58	EARNING ASSETS / AVERAGE ASSETS	92.57	92.16	92.32	91.84	91.21	84.77
59	NONINT. CASH & DUE / AVG. ASSETS	4.81	4.09	4.32	4.91	5.76	7.33

Capital Position

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
60	EFFECTIVE TAX RATE ON NET INCOME*	19.60	23.27	25.00	24.78	27.91	-.47
61	CASH DIVIDEND / NET INCOME	3.36	20.19	20.30	25.61	45.34	34.95
62	INTERNAL CAPITAL FORMATION RATE	6.13	7.34	7.25	8.30	6.51	7.05
63	EQUITY CAPITAL / AVERAGE ASSETS	9.33	8.60	8.19	7.43	6.29	5.03
64	PRIMARY CAPITAL / AVERAGE ASSETS	9.73	8.98	8.75	7.85	7.06	5.93

Growth Statistics

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
65	NET INCOME (1 YR)	3.01	-3.73	1.29	5.37	25.54	22.31
66	NET INCOME (5 YR COMPOUND)	91.87	85.41	82.34	83.45	85.17	97.18
67	AVERAGE ASSETS (1 YR)	4.60	7.27	6.34	8.51	11.51	10.14
68	AVERAGE ASSETS (5 YR COMPOUND)	84.51	88.75	87.59	87.25	91.27	95.91

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.25	3.79	17.76
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.03	.26	.60	1.25	7.54

Mississippi

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 MISSISSIPPI BASED ON 153 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.02	10.42	10.82	11.24	11.56
2	INTEREST EXPENSE*	7.47	7.17	6.83	6.51	5.94
3	NET INTEREST INCOME (FTE)	3.15	3.45	3.94	4.57	5.23
4	TRUST INCOME	.00	.00	.00	.00	.03
5	SERVICE CHGS. ON DEPOSITS	.16	.30	.47	.62	.87
6	OTHER NONINTEREST INCOME	.10	.18	.28	.45	.64
7	SECURITIES GAINS (LOSSES)	-.04	.00	.00	.02	.08
8	SALARIES & EMPLOYEE BENEFITS*	2.27	1.95	1.65	1.40	1.21
9	OCCUPANCY EXPENSES*	.90	.59	.45	.33	.21
10	OTHER NONINTEREST EXPENSE*	1.49	1.25	1.00	.83	.66
11	TAX PROVISION*	.45	.22	.07	.00	-.11
12	RETURN ON ASSETS--NET INCOME	.25	.65	1.01	1.36	1.62
13	RETURN ON EQUITY--NET INCOME	3.69	6.95	12.39	15.14	17.07

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.02	11.49	11.87	12.53	12.93
15	BREAK EVEN YIELD*	11.03	10.60	10.09	9.67	9.12
16	YIELD ON LOANS	12.62	13.08	13.51	14.05	14.78
17	YIELD ON INVESTMENT SEC. (FTE)	9.02	9.49	10.06	10.82	11.87
18	RATE ON TIME & SAVINGS DEPOSITS*	9.74	9.48	9.17	8.95	8.65
19	RATE ON TOTAL INTEREST FUNDS*	9.75	9.49	9.17	8.98	8.68

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.28	1.13	.70	.37	.14
21	GROSS CHARGE OFFS*	2.52	1.31	.76	.45	.26
22	RECOVERIES / GROSS CHARGE OFFS	4.04	10.82	21.21	38.73	60.57
23	NET CHARGE OFFS*	2.09	1.00	.55	.30	.12
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.71	2.05	4.58	7.72	15.52

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.07	2.12	1.27	.72	.41
26	NONACCRUAL*	2.15	.91	.26	.00	.00
27	RENEGOTIATED*	.45	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.53	3.14	2.01	1.00	.60
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	34.04	17.13	9.44	4.58	2.50
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	22.43	34.78	55.04	102.62	178.69

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-7.14	-2.86	3.43	11.01	17.81
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.36	-6.33	-3.36	.44	4.25
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.78	1.64	4.76	8.32	11.89
34	ASSETS LESS LIABILITIES >1 YR.	19.01	25.71	33.99	42.03	48.55

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	19.37	12.80	4.07	-3.11	-9.26
36	LIQUID ASSETS / LARGE LIABILITIES	45.60	70.70	102.20	150.70	217.90
37	CORE DEPOSITS / EARNING ASSETS	74.18	79.43	84.57	88.54	91.41
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	35.26	45.35	54.42	64.97	70.99
40	DEMAND DEPOSITS--IPC	10.23	12.25	14.19	16.77	20.76
41	TOTAL DEMAND DEPOSITS	12.72	14.66	16.58	19.88	24.66
42	SAVINGS DEPOSITS (IPC)	16.28	19.73	23.64	27.48	31.24
43	TIME DEPOSITS (IPC)	44.03	51.02	56.84	61.49	65.64
44	TOTAL TIME & SAVINGS DEPOSITS	61.74	65.06	73.74	76.90	80.83
45	MEMO: TIME DEPOSITS OVER 100M*	21.81	18.08	13.33	10.09	8.00
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93.66	95.57	98.64	100.25	102.81
48	FED FUNDS PURCHASED & REV. REPOS*	1.86	.54	.00	.00	.00
49	BORROWINGS*	3.47	1.14	.26	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.02	2.03	3.79	8.12	12.65
51	INVESTMENT SECURITIES	22.02	27.44	35.94	46.93	55.51
52	TOTAL LOANS NET OF UNEARNED DISC.	33.45	43.82	53.70	63.41	71.04
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.50	5.52	8.94	13.75	18.72
54	MEMO: REAL ESTATE LOANS	9.41	13.14	19.07	25.58	29.19
55	MEMO: PERSONAL LOANS	8.73	11.22	16.20	21.63	27.91
56	MEMO: AGRICULTURAL LOANS	.22	1.16	3.04	7.35	11.43
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.44	89.10	90.32	91.87	92.95
59	NONINT. CASH & DUE / AVG. ASSETS	3.87	4.56	5.78	6.91	8.17

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	30.74	18.36	7.63	.00	-7.68
61	CASH DIVIDEND / NET INCOME	.00	15.88	29.61	44.17	64.11
62	INTERNAL CAPITAL FORMATION RATE	.04	4.59	7.79	10.70	12.92
63	EQUITY CAPITAL / AVERAGE ASSETS	6.41	7.18	8.17	10.13	11.90
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.85	7.58	8.78	10.74	12.63

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-60.24	-22.45	.00	16.78	54.66
66	NET INCOME (5 YR COMPOUND)	-91.79	3.05	84.67	96.75	107.17
67	AVERAGE ASSETS (1 YR)	2.59	6.71	10.12	13.75	19.43
68	AVERAGE ASSETS (5 YR COMPOUND)	78.73	86.38	92.16	96.45	104.07

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	1.54	.17	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.99	.41	.09	.00	.00

Bank Administration Institute

Mississippi

MEDIANS BY RESOURCE CLASS FOR 153 BANKS IN MISSISSIPPI

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)						
1 INTEREST INCOME (FTE)	10.48	10.81	10.73	10.59	11.32	10.97
2 INTEREST EXPENSE*	5.81	6.75	6.79	6.95	6.97	6.79
3 NET INTEREST INCOME (FTE)	5.19	3.94	3.83	3.59	4.60	4.63
4 TRUST INCOME	.00	.00	.00	.00	.03	.11
5 SERVICE CHGS. ON DEPOSITS	.60	.40	.47	.47	.48	.41
6 OTHER NONINTEREST INCOME	.45	.31	.21	.24	.34	.40
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	2.33	1.75	1.54	1.55	1.65	1.78
9 OCCUPANCY EXPENSES*	.71	.50	.38	.44	.52	.46
10 OTHER NONINTEREST EXPENSE*	1.52	1.26	.58	.85	.53	1.18
11 TAX PROVISION*	.03	.12	.07	.06	.09	.00
12 RETURN ON ASSETS--NET INCOME	1.47	.94	1.01	.91	1.08	.90
13 RETURN ON EQUITY--NET INCOME	10.14	10.44	12.38	12.54	13.71	13.58
Yields and Rates						
14 TAX EQUIV. YIELD ON EARNING ASSETS	11.56	11.95	11.73	11.65	12.59	12.83
15 BREAK EVEN YIELD*	10.01	10.24	9.52	10.24	9.90	10.66
16 YIELD ON LOANS	13.88	13.84	13.45	13.37	13.40	13.50
17 YIELD ON INVESTMENT SEC. (FTE)	10.49	10.08	9.65	9.85	11.74	12.43
18 RATE ON TIME & SAVINGS DEPOSITS*	8.74	9.16	9.17	9.34	9.00	9.34
19 RATE ON TOTAL INTEREST FUNDS*	8.74	9.18	9.12	9.33	8.99	9.45
Asset Quality Loan Losses **(% of Average Loans)**						
20 LOAN LOSS PROVISION*	.00	.90	.79	.61	.55	.83
21 GROSS CHARGE OFFS*	.43	.94	.82	.80	.62	.86
22 RECOVERIES / GROSS CHARGE OFFS	53.97	26.93	19.16	22.43	17.06	21.19
23 NET CHARGE OFFS*	.39	.57	.57	.56	.52	.72
24 EARNINGS COVERAGE OF NET CHARGE OFFS	2.15	2.49	5.34	5.26	6.00	3.79
Classified Loans **(% of Average Loans)**						
25 PAST DUE >90 DAYS*	2.08	1.20	1.32	1.54	1.13	.74
26 NONACCRUAL*	.00	.20	.08	.48	.36	.96
27 RENEGOTIATED*	.00	.00	.00	.00	.00	.60
28 TOTAL CLASSIFIED LOANS*	2.46	1.71	1.54	2.27	1.58	2.37
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	7.36	6.70	7.54	13.20	9.60	14.81
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	45.45	71.11	54.77	39.55	70.28	62.99
Interest Sensitivity **(% of Average Loans)**						
31 ASSETS LESS LIABILITIES 0-3 MOS.	8.51	5.68	5.10	1.35	.20	-1.18
32 ASSETS LESS LIABILITIES 3-6 MOS.	-3.06	-2.77	-3.56	-3.91	-2.89	-4.74
33 ASSETS LESS LIABILITIES 6-12 MOS.	10.13	3.67	5.10	5.17	4.88	2.92
34 ASSETS LESS LIABILITIES >1 YR.	29.84	32.06	32.40	33.99	39.12	26.05
Liquidity						
35 NET LARGE LIAB. / NET EARN. ASSETS*	1.57	5.88	1.89	5.05	8.12	13.94
36 LIQUID ASSETS / LARGE LIABILITIES	138.80	96.59	121.49	98.30	98.07	68.32
37 CORE DEPOSITS / EARNING ASSETS	81.88	84.65	85.84	84.88	84.97	81.54
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
Source of Funds **(% of Earning Assets)**						
39 LOANS TO DEPOSITS	46.30	59.46	57.26	52.35	55.82	62.12
40 DEMAND DEPOSITS--IPC	16.96	14.17	14.18	13.62	14.31	17.61
41 TOTAL DEMAND DEPOSITS	19.20	16.54	17.20	16.74	16.76	21.13
42 SAVINGS DEPOSITS (IPC)	26.17	22.30	23.21	22.21	25.14	24.06
43 TIME DEPOSITS (IPC)	52.82	58.25	58.46	56.84	56.27	44.92
44 TOTAL TIME & SAVINGS DEPOSITS	78.70	74.07	73.95	75.15	71.93	72.18
45 MEMO: TIME DEPOSITS OVER 100M*	16.71	13.64	11.41	13.64	14.53	13.33
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	97.05	98.90	98.82	99.05	98.61	95.68
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.24	4.59
49 BORROWINGS*	.00	.00	.06	.74	.92	5.12
Use of Funds **(% of Earning Assets)**						
50 FED FUNDS SOLD & REPOS	12.50	5.45	4.76	2.71	2.63	3.44
51 INVESTMENT SECURITIES	31.94	35.62	34.73	42.11	37.53	31.64
52 TOTAL LOANS NET OF UNEARNED DISC.	46.06	54.09	57.41	51.75	55.22	58.38
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.54	9.19	7.50	10.62	12.71	14.67
54 MEMO: REAL ESTATE LOANS	13.66	16.68	20.81	19.16	19.12	20.22
55 MEMO: PERSONAL LOANS	16.22	15.92	17.27	14.60	15.50	16.20
56 MEMO: AGRICULTURAL LOANS	1.16	4.93	4.12	2.83	1.70	1.24
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58 EARNING ASSETS / AVERAGE ASSETS	91.03	90.29	90.73	90.85	90.08	87.92
59 NONINT. CASH & DUE / AVG. ASSETS	6.84	5.87	5.76	4.93	5.27	7.05
Capital Position						
60 EFFECTIVE TAX RATE ON NET INCOME*	2.10	13.92	5.53	6.35	6.34	.49
61 CASH DIVIDEND / NET INCOME	21.43	25.00	29.84	27.70	37.21	32.54
62 INTERNAL CAPITAL FORMATION RATE	7.31	6.51	7.85	8.02	9.14	9.30
63 EQUITY CAPITAL / AVERAGE ASSETS	11.95	9.12	8.31	7.93	7.25	6.69
64 PRIMARY CAPITAL / AVERAGE ASSETS	12.93	10.36	8.95	8.41	7.63	7.24
Growth Statistics						
65 NET INCOME (1 YR)	5.49	-8.77	-2.58	.38	7.56	2.84
66 NET INCOME (5 YR COMPOUND)	87.43	75.35	77.23	86.48	94.68	92.48
67 AVERAGE ASSETS (1 YR)	.70	10.90	9.05	11.13	11.64	11.88
68 AVERAGE ASSETS (5 YR COMPOUND)	77.19	91.54	90.50	93.72	94.01	94.31
Off Balance Sheet Commitments **and Contingencies** **(% of Average Assets)**						
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.00	5.58
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.01	.17	.37	.95

Missouri

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 MISSOURI BASED ON 711 BANKS

Performance (% of Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1 INTEREST INCOME (FTE)	9.99	10.43	10.96	11.38	11.88
2 INTEREST EXPENSE*	7.73	7.32	6.57	6.50	5.91
3 NET INTEREST INCOME (FTE)	3.04	3.51	4.03	4.55	5.19
4 TRUST INCOME	.00	.00	.00	.00	.00
5 SERVICE CHGS. ON DEPOSITS	.12	.20	.33	.48	.70
6 OTHER NONINTEREST INCOME	.06	.10	.17	.28	.49
7 SECURITIES GAINS (LOSSES)	-.06	.00	.00	.01	.06
8 SALARIES & EMPLOYEE BENEFITS*	2.21	1.74	1.43	1.18	.98
9 OCCUPANCY EXPENSES*	.72	.52	.37	.26	.18
10 OTHER NONINTEREST EXPENSE*	1.69	1.31	1.02	.80	.63
11 TAX PROVISION*	.72	.47	.22	.00	-.33
12 RETURN ON ASSETS--NET INCOME	-.79	.51	.53	1.24	1.53
13 RETURN ON EQUITY--NET INCOME	-7.61	6.10	11.14	15.43	18.25

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14 TAX EQUIV. YIELD ON EARNING ASSETS	11.01	11.46	11.97	12.49	13.05
15 BREAK EVEN YIELD*	11.66	10.66	10.08	9.56	9.14
16 YIELD ON LOANS	12.23	12.80	13.36	13.94	14.57
17 YIELD ON INVESTMENT SEC. (FTE)	5.88	9.71	10.37	11.00	12.12
18 RATE ON TIME & SAVINGS DEPOSITS*	9.83	5.47	9.17	8.83	8.48
19 RATE ON TOTAL INTEREST FUNDS*	9.81	9.46	9.17	8.83	8.48

Asset Quality Loan Losses

(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20 LOAN LOSS PROVISION*	3.56	1.43	.61	.26	.02
21 GROSS CHARGE OFFS*	3.20	1.37	.60	.22	.05
22 RECOVERIES / GROSS CHARGE OFFS	1.04	5.31	16.35	37.65	83.12
23 NET CHARGE OFFS*	3.00	1.15	.43	.11	.00
24 EARNINGS COVERAGE OF NET CHARGE OFFS	-.03	1.57	4.09	11.00	27.58

Classified Loans

(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25 PAST DUE >90 DAYS*	2.79	1.56	.69	.21	.03
26 NONACCRUAL*	3.50	1.75	.63	.05	.00
27 RENEGOTIATED*	.55	.03	.00	.00	.00
28 TOTAL CLASSIFIED LOANS*	6.37	3.56	1.77	.74	.18
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	39.23	21.34	10.48	3.97	1.02
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	22.20	34.58	61.39	125.53	318.75

Interest Sensitivity

(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31 ASSETS LESS LIABILITIES 0-3 MOS.	-1.98	3.26	10.26	17.23	25.32
32 ASSETS LESS LIABILITIES 3-6 MOS.	-8.53	-5.05	-1.53	2.01	6.88
33 ASSETS LESS LIABILITIES 6-12 MOS.	-.57	2.42	6.02	9.85	13.91
34 ASSETS LESS LIABILITIES >1 YR.	8.91	16.70	24.20	32.76	40.44

Liquidity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35 NET LARGE LIAB. / NET EARN. ASSETS*	13.87	1.98	-7.72	-18.96	-34.67
36 LIQUID ASSETS / LARGE LIABILITIES	67.46	111.16	226.83	410.33	741.84
37 CORE DEPOSITS / EARNING ASSETS	75.62	85.16	90.23	94.26	97.18
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39 LOANS TO DEPOSITS	37.16	48.07	59.29	68.24	75.72
40 DEMAND DEPOSITS--IPC	8.63	10.89	13.53	17.30	22.05
41 TOTAL DEMAND DEPOSITS	9.90	12.28	15.26	19.10	25.12
42 SAVINGS DEPOSITS (IPC)	18.15	22.37	26.32	31.40	37.58
43 TIME DEPOSITS (IPC)	40.00	47.10	54.68	59.85	64.01
44 TOTAL TIME & SAVINGS DEPOSITS	59.65	66.40	71.44	75.46	78.81
45 MEMO: TIME DEPOSITS OVER 100M*	19.20	11.30	6.19	3.23	1.43
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.00	94.63	97.45	99.88	102.53
48 FED FUNDS PURCHASED & REV. REPOS*	4.18	1.30	.00	.00	.00
49 BORROWINGS*	5.09	1.91	.37	.00	.00

Use of Funds

(% of Earning Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50 FED FUNDS SOLD & REPOS	.79	2.03	4.00	7.65	11.95
51 INVESTMENT SECURITIES	16.81	24.29	33.31	44.15	55.84
52 TOTAL LOANS NET OF UNEARNED DISC.	35.66	46.64	57.06	66.35	74.27
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.43	6.26	10.08	16.75	22.80
54 MEMO: REAL ESTATE LOANS	8.26	13.75	21.02	28.62	34.89
55 MEMO: PERSONAL LOANS	3.59	6.23	9.51	13.96	18.77
56 MEMO: AGRICULTURAL LOANS	.00	.47	5.17	13.83	23.19
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58 EARNING ASSETS / AVERAGE ASSETS	86.99	89.67	91.78	93.24	94.19
59 NONINT. CASH & DUE / AVG. ASSETS	3.29	3.90	5.01	6.62	8.50

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60 EFFECTIVE TAX RATE ON NET INCOME*	43.06	34.88	23.79	8.95	.00
61 CASH DIVIDEND / NET INCOME	.00	.00	24.70	60.06	98.59
62 INTERNAL CAPITAL FORMATION RATE	-15.58	.28	5.85	10.36	13.81
63 EQUITY CAPITAL / AVERAGE ASSETS	6.26	6.89	7.88	9.37	11.73
64 PRIMARY CAPITAL / AVERAGE ASSETS	6.90	7.60	8.61	10.03	12.42

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65 NET INCOME (1 YR)	-115.82	-28.61	5.29	35.80	108.07
66 NET INCOME (5 YR COMPOUND)	-105.41	-78.72	74.43	97.50	112.30
67 AVERAGE ASSETS (1 YR)	-1.76	2.94	7.85	13.21	20.59
68 AVERAGE ASSETS (5 YR COMPOUND)	73.75	82.59	88.77	94.75	102.37

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69 LOAN COMMITMENTS / AVERAGE ASSETS*	5.12	1.76	.00	.00	.00
70 OTHER COMMITMENTS & CONTINGENCIES*	1.89	.63	.09	.00	.00

Bank Administration Institute

Missouri

MEDIANS BY RESOURCE CLASS FOR 711 BANKS IN MISSOURI

Performance (% of Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1 INTEREST INCOME (FTE)	11.01	11.12	10.88	10.67	10.98	9.90
2 INTEREST EXPENSE*	6.74	7.02	7.11	6.96	6.79	6.11
3 NET INTEREST INCOME (FTE)	4.24	4.11	3.81	3.90	4.21	3.73
4 TRUST INCOME	.00	.00	.00	.00	.00	.39
5 SERVICE CHGS. ON DEPOSITS	.31	.35	.29	.33	.33	.22
6 OTHER NONINTEREST INCOME	.14	.17	.14	.18	.23	.75
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	1.87	1.53	1.23	1.33	1.39	1.36
9 OCCUPANCY EXPENSES*	.45	.38	.32	.34	.37	.47
10 OTHER NONINTEREST EXPENSE*	1.23	1.04	.90	.98	1.04	1.14
11 TAX PROVISION*	.12	.18	.21	.34	.36	.26
12 RETURN ON ASSETS--NET INCOME	.66	.82	.92	1.01	1.03	.89
13 RETURN ON EQUITY--NET INCOME	6.76	9.60	10.79	13.63	14.99	16.90

Yields and Rates

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
14 TAX EQUIV. YIELD ON EARNING ASSETS	12.09	12.16	11.65	11.64	12.11	11.95
15 BREAK EVEN YIELD*	10.47	10.35	10.00	9.88	9.86	9.72
16 YIELD ON LOANS	13.61	13.71	13.33	13.05	12.83	13.41
17 YIELD ON INVESTMENT SEC. (FTE)	10.75	10.50	10.16	9.98	11.04	17.89
18 RATE ON TIME & SAVINGS DEPOSITS*	9.10	9.19	9.19	9.19	9.00	9.90
19 RATE ON TOTAL INTEREST FUNDS*	9.10	9.19	9.19	9.17	8.99	9.62

Asset Quality Loan Losses

(% of Average Loans)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
20 LOAN LOSS PROVISION*	.92	.77	.68	.52	.42	.57
21 GROSS CHARGE OFFS*	.87	.76	.72	.44	.36	.58
22 RECOVERIES / GROSS CHARGE OFFS	9.68	13.80	15.79	20.29	22.29	23.41
23 NET CHARGE OFFS*	.43	.56	.51	.33	.23	.41
24 EARNINGS COVERAGE OF NET CHARGE OFFS	1.72	3.18	3.69	5.38	9.34	9.76

Classified Loans

(% of Average Loans)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
25 PAST DUE >90 DAYS*	.85	.82	.76	.55	.42	.35
26 NONACCRUAL*	.01	.40	.69	.58	.75	1.41
27 RENEGOTIATED*	.00	.00	.00	.00	.00	.08
28 TOTAL CLASSIFIED LOANS*	2.15	1.91	2.04	1.27	1.60	2.33
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	10.10	11.21	11.16	8.82	10.20	13.75
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	53.09	61.77	53.21	61.76	70.39	70.33

Interest Sensitivity

(% of Average Loans)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
31 ASSETS LESS LIABILITIES 0-3 MOS.	13.27	8.44	9.72	10.28	12.26	8.24
32 ASSETS LESS LIABILITIES 3-6 MOS.	-.30	-1.27	-2.00	-1.66	-1.51	-1.27
33 ASSETS LESS LIABILITIES 6-12 MOS.	3.24	6.83	6.66	6.00	4.34	2.30
34 ASSETS LESS LIABILITIES >1 YR.	17.99	24.76	23.55	26.77	26.63	22.01

Liquidity

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
35 NET LARGE LIAB. / NET EARN. ASSETS*	-14.69	-7.48	-10.61	-8.12	5.75	52.21
36 LIQUID ASSETS / LARGE LIABILITIES	361.34	249.19	239.05	209.19	89.34	43.65
37 CORE DEPOSITS / EARNING ASSETS	91.76	90.72	90.74	89.74	83.02	56.41
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.13

Source of Funds

(% of Earning Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
39 LOANS TO DEPOSITS	54.35	58.78	57.56	58.75	67.53	77.55
40 DEMAND DEPOSITS--IPC	14.41	12.19	12.16	14.13	16.83	16.61
41 TOTAL DEMAND DEPOSITS	16.05	14.90	13.63	15.68	18.86	29.61
42 SAVINGS DEPOSITS (IPC)	24.72	25.52	26.70	28.08	29.11	14.24
43 TIME DEPOSITS (IPC)	54.86	56.34	56.14	52.79	46.77	36.99
44 TOTAL TIME & SAVINGS DEPOSITS	68.90	73.19	72.74	71.95	68.91	45.31
45 MEMO: TIME DEPOSITS OVER 100M*	4.18	5.44	5.47	7.37	12.10	28.05
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.79	98.20	97.45	97.98	95.70	86.33
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.28	3.10	15.39
49 BORROWINGS*	.00	.05	.25	.95	4.26	21.76

Use of Funds

(% of Earning Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
50 FED FUNDS SOLD & REPOS	6.52	3.99	3.31	3.83	3.70	10.14
51 INVESTMENT SECURITIES	33.48	34.01	34.61	35.44	26.83	16.12
52 TOTAL LOANS NET OF UNEARNED DISC.	52.38	56.75	55.48	57.40	62.74	67.15
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	7.31	9.55	9.05	11.67	19.41	22.33
54 MEMO: REAL ESTATE LOANS	17.67	20.45	21.15	21.97	23.02	11.37
55 MEMO: PERSONAL LOANS	8.59	9.04	9.48	10.05	10.21	13.72
56 MEMO: AGRICULTURAL LOANS	10.86	8.92	6.22	1.39	.06	.21
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.05
58 EARNING ASSETS / AVERAGE ASSETS	91.47	91.75	92.29	91.93	90.28	79.94
59 NONINT. CASH & DUE / AVG. ASSETS	5.45	5.04	4.60	4.86	6.18	14.56

Capital Position

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
60 EFFECTIVE TAX RATE ON NET INCOME*	17.27	23.38	27.29	28.42	26.32	18.65
61 CASH DIVIDEND / NET INCOME	.00	16.74	32.03	30.58	35.89	47.95
62 INTERNAL CAPITAL FORMATION RATE	3.31	4.33	5.72	8.75	8.88	8.44
63 EQUITY CAPITAL / AVERAGE ASSETS	9.24	8.16	7.60	7.30	7.08	6.54
64 PRIMARY CAPITAL / AVERAGE ASSETS	10.01	8.91	8.62	7.91	7.70	7.25

Growth Statistics

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
65 NET INCOME (1 YR)	-3.09	-6.45	4.53	9.80	17.33	18.21
66 NET INCOME (5 YR COMPOUND)	-76.65	66.21	68.17	82.62	93.17	57.26
67 AVERAGE ASSETS (1 YR)	5.47	8.56	6.82	8.47	9.98	-4.97
68 AVERAGE ASSETS (5 YR COMPOUND)	81.70	89.15	89.16	89.21	91.06	80.36

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.96	4.32	18.64
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.01	.09	.27	1.13	7.45

Montana

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 MONTANA BASED ON 167 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.25	10.54	11.09	11.55	12.27
2	INTEREST EXPENSE*	7.34	7.05	6.73	6.31	5.87
3	NET INTEREST INCOME (FTE)	3.51	3.33	4.38	5.01	5.67
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.16	.26	.37	.58	.92
6	OTHER NONINTEREST INCOME	.11	.15	.31	.50	.69
7	SECURITIES GAINS (LOSSES)	-.03	.00	.00	.00	.03
8	SALARIES & EMPLOYEE BENEFITS*	2.46	2.00	1.61	1.27	1.07
9	OCCUPANCY EXPENSES*	.84	.64	.44	.33	.21
10	OTHER NONINTEREST EXPENSE*	2.01	1.55	1.20	.87	.65
11	TAX PROVISION*	.74	.51	.29	.34	-.19
12	RETURN ON ASSETS--NET INCOME	-.06	.76	1.13	1.46	1.71
13	RETURN ON EQUITY--NET INCOME	-.97	8.71	13.57	17.38	19.78
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.12	11.50	12.12	12.81	13.66
15	BREAK EVEN YIELD*	11.53	10.89	10.04	9.48	9.04
16	YIELD ON LOANS	12.65	13.32	13.96	14.48	15.19
17	YIELD ON INVESTMENT SEC. (FTE)	8.32	9.03	9.90	10.63	11.45
18	RATE ON TIME & SAVINGS DEPOSITS*	9.41	9.15	8.87	8.45	8.29
19	RATE ON TOTAL INTEREST FUNDS*	9.46	9.14	8.90	8.51	8.30
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	2.43	1.17	.59	.22	.00
21	GROSS CHARGE OFFS*	2.04	1.18	.50	.19	.06
22	RECOVERIES / GROSS CHARGE OFFS	.00	4.51	13.28	30.31	66.67
23	NET CHARGE OFFS*	1.77	1.04	.39	.11	.02
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.77	1.97	5.69	16.35	53.00
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	4.82	3.29	1.69	.78	.46
26	NONACCRUAL*	5.25	2.62	.50	.14	.00
27	RENEGOTIATED*	.67	.05	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	9.62	6.02	3.20	1.55	.65
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	61.22	35.87	18.65	8.71	3.57
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	9.66	17.82	28.57	61.46	139.26
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	-1.28	5.61	11.27	16.62	25.41
32	ASSETS LESS LIABILITIES 3-6 MOS.	-11.47	-8.89	-5.61	-1.65	2.21
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.21	1.36	4.88	8.58	11.84
34	ASSETS LESS LIABILITIES >1 YR.	17.82	24.65	29.81	36.76	43.40
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	16.55	6.83	-2.62	-15.85	-27.83
36	LIQUID ASSETS / LARGE LIABILITIES	48.15	78.80	127.54	315.00	523.62
37	CORE DEPOSITS / EARNING ASSETS	75.56	82.02	87.17	91.26	95.83
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	42.79	52.11	64.00	73.07	81.31
40	DEMAND DEPOSITS--IPC	9.34	11.03	13.23	16.72	20.69
41	TOTAL DEMAND DEPOSITS	10.94	12.72	15.32	18.02	23.94
42	SAVINGS DEPOSITS (IPC)	20.45	24.76	30.10	34.98	39.67
43	TIME DEPOSITS (IPC)	32.69	43.72	49.22	54.06	59.92
44	TOTAL TIME & SAVINGS DEPOSITS	60.35	65.40	70.15	74.98	78.16
45	MEMO: TIME DEPOSITS OVER 100M*	18.37	13.28	8.31	4.68	2.38
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	88.38	93.70	96.69	98.97	101.08
48	FED FUNDS PURCHASED & REV. REPOS*	6.11	2.36	.29	.00	.00
49	BORROWINGS*	9.85	3.32	.66	.12	.30
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	1.00	1.98	3.72	6.62	11.69
51	INVESTMENT SECURITIES	15.03	19.03	29.28	42.64	50.67
52	TOTAL LOANS NET OF UNEARNED DISC.	41.01	50.05	59.54	70.60	79.51
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	7.21	11.18	16.49	25.15	33.22
54	MEMO: REAL ESTATE LOANS	5.97	9.80	13.56	18.65	24.61
55	MEMO: PERSONAL LOANS	4.59	7.03	10.89	16.03	21.39
56	MEMO: AGRICULTURAL LOANS	.51	2.52	12.50	18.90	25.56
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.13	89.77	91.60	93.18	94.00
59	NONINT. CASH & DUE / AVG. ASSETS	3.01	3.57	4.49	5.78	7.40
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	43.76	35.04	24.67	12.07	.00
61	CASH DIVIDEND / NET INCOME	.00	15.67	45.45	77.35	105.31
62	INTERNAL CAPITAL FORMATION RATE	-7.04	.76	5.45	9.37	12.34
63	EQUITY CAPITAL / AVERAGE ASSETS	5.25	7.04	8.19	9.32	11.80
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.72	7.57	8.56	9.75	12.15
Growth Statistics						
65	NET INCOME (1 YR)	-96.58	-23.43	.55	26.75	68.10
66	NET INCOME (5 YR COMPOUND)	-98.72	-62.17	79.42	94.85	109.28
67	AVERAGE ASSETS (1 YR)	-.23	2.84	6.19	10.77	15.78
68	AVERAGE ASSETS (5 YR COMPOUND)	73.33	81.63	87.34	92.05	98.20
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	6.04	2.78	.14	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.11	.95	.30	.00	.00

Bank Administration Institute

Montana

MEDIANS BY RESOURCE CLASS FOR 167 BANKS IN MONTANA

Performance (% of Assets)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1	INTEREST INCOME (FTE)	11.30	11.29	10.50	10.91	11.11	N/A
2	INTEREST EXPENSE*	6.06	6.65	6.72	7.20	6.93	N/A
3	NET INTEREST INCOME (FTE)	5.48	4.70	4.19	3.70	4.33	N/A
4	TRUST INCOME	.00	.00	.00	.00	.00	N/A
5	SERVICE CHGS. ON DEPOSITS	.48	.48	.32	.28	.32	N/A
6	OTHER NONINTEREST INCOME	.20	.34	.25	.28	.49	N/A
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	N/A
8	SALARIES & EMPLOYEE BENEFITS*	2.06	1.82	1.59	1.20	1.37	N/A
9	OCCUPANCY EXPENSES*	.62	.51	.44	.35	.38	N/A
10	OTHER NONINTEREST EXPENSE*	1.73	1.33	1.08	.87	1.11	N/A
11	TAX PROVISION*	.16	.21	.42	.28	.47	N/A
12	RETURN ON ASSETS--NET INCOME	1.32	1.20	1.12	.86	1.06	N/A
13	RETURN ON EQUITY--NET INCOME	14.39	13.29	12.88	13.21	16.53	N/A

Yields and Rates

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.22	12.29	11.55	11.75	12.31	N/A
15	BREAK EVEN YIELD*	10.35	10.51	9.82	9.90	9.82	N/A
16	YIELD ON LOANS	14.41	14.18	13.84	13.34	13.30	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	10.28	9.92	9.68	8.85	11.75	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	8.54	8.86	8.83	9.06	8.78	N/A
19	RATE ON TOTAL INTEREST FUNDS*	8.55	8.85	8.89	9.06	8.89	N/A

Asset Quality Loan Losses
(% of Average Loans)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
20	LOAN LOSS PROVISION*	.24	.59	.77	.74	.28	N/A
21	GROSS CHARGE OFFS*	.22	.47	.73	.75	.38	N/A
22	RECOVERIES / GROSS CHARGE OFFS	22.66	12.31	11.72	13.81	25.28	N/A
23	NET CHARGE OFFS*	.10	.36	.52	.74	.26	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	7.04	5.58	4.54	4.57	7.58	N/A

Classified Loans
(% of Average Loans)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
25	PAST DUE >90 DAYS*	.62	2.09	2.28	1.58	.80	N/A
26	NONACCRUAL*	.07	1.00	1.01	1.55	.64	N/A
27	RENEGOTIATED*	.00	.00	.00	.00	.00	N/A
28	TOTAL CLASSIFIED LOANS*	1.20	3.78	3.28	3.27	1.65	N/A
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	4.64	21.58	23.68	25.52	13.89	N/A
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	60.49	23.40	27.53	24.85	57.73	N/A

Interest Sensitivity
(% of Average Loans)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
31	ASSETS LESS LIABILITIES 0-3 MOS.	10.15	11.71	8.48	13.40	16.29	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS.	-4.83	-5.15	-6.13	-8.39	-4.89	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS.	5.61	5.88	5.57	1.12	1.34	N/A
34	ASSETS LESS LIABILITIES >1 YR.	32.56	31.64	29.92	28.25	28.09	N/A

Liquidity

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
35	NET LARGE LIAB. / NET EARN. ASSETS*	-5.21	-5.34	-1.55	-1.23	11.42	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	233.09	181.02	118.86	84.92	64.13	N/A
37	CORE DEPOSITS / EARNING ASSETS	86.38	90.15	85.67	83.75	79.97	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A

Source of Funds
(% of Earning Assets)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
39	LOANS TO DEPOSITS	55.25	63.62	62.80	64.91	73.97	N/A
40	DEMAND DEPOSITS--IPC	17.07	14.36	13.13	10.88	12.89	N/A
41	TOTAL DEMAND DEPOSITS	18.50	16.54	15.15	12.35	15.81	N/A
42	SAVINGS DEPOSITS (IPC)	28.99	32.98	29.04	25.65	29.17	N/A
43	TIME DEPOSITS (IPC)	47.84	48.59	51.36	52.68	42.28	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	70.81	70.91	70.97	73.02	64.58	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	9.05	6.91	9.39	7.98	10.53	N/A
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.36	97.24	96.66	94.73	92.21	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.28	.24	2.30	7.14	N/A
49	BORROWINGS*	.06	.45	.62	3.82	10.39	N/A

Use of Funds
(% of Earning Assets)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
50	FED FUNDS SOLD & REPOS	6.41	2.78	4.05	4.65	3.59	N/A
51	INVESTMENT SECURITIES	37.04	30.80	32.59	27.82	17.87	N/A
52	TOTAL LOANS NET OF UNEARNED DISC.	52.80	61.35	57.70	58.88	66.28	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	15.52	16.99	16.15	14.54	24.47	N/A
54	MEMO: REAL ESTATE LOANS	11.85	13.61	13.96	12.67	16.47	N/A
55	MEMO: PERSONAL LOANS	12.50	10.90	9.77	10.40	15.07	N/A
56	MEMO: AGRICULTURAL LOANS	10.96	12.06	12.80	16.53	4.87	N/A
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	90.99	91.57	91.78	93.55	89.38	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	4.92	4.68	4.49	3.75	6.52	N/A

Capital Position

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
60	EFFECTIVE TAX RATE ON NET INCOME*	12.07	18.18	28.48	25.25	32.61	N/A
61	CASH DIVIDEND / NET INCOME	37.55	40.54	44.31	45.50	53.48	N/A
62	INTERNAL CAPITAL FORMATION RATE	5.02	4.88	5.53	3.30	6.92	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	10.43	8.46	8.02	6.76	6.35	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.85	8.93	8.53	7.45	6.64	N/A

Growth Statistics

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
65	NET INCOME (1 YR)	14.07	.29	-10.51	-5.92	25.89	N/A
66	NET INCOME (5 YR COMPOUND)	90.09	80.92	79.15	56.39	76.42	N/A
67	AVERAGE ASSETS (1 YR)	10.59	6.57	5.86	6.18	5.62	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	85.42	87.18	87.58	88.44	84.81	N/A

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.89	3.22	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.10	.27	.93	[illegible]	N/A

Nebraska

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 NEBRASKA BASED ON 472 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.27	10.92	11.41	11.87	12.25
2	INTEREST EXPENSE*	8.00	7.57	7.14	6.67	6.10
3	NET INTEREST INCOME (FTE)	3.29	3.78	4.27	4.78	5.36
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.07	.12	.21	.36	.58
6	OTHER NONINTEREST INCOME	.08	.18	.31	.45	.76
7	SECURITIES GAINS (LOSSES)	-.0[illegible]	.00	.00	.01	.04
8	SALARIES & EMPLOYEE BENEFITS*	2.32	1.91	1.46	1.18	.99
9	OCCUPANCY EXPENSES*	.71	.50	.33	.21	.13
10	OTHER NONINTEREST EXPENSE*	1.69	1.25	.93	.72	.55
11	TAX PROVISION*	.67	.36	.10	-.02	-.56
12	RETURN ON ASSETS--NET INCOME	-1.09	.32	1.01	1.35	1.81
13	RETURN ON EQUITY--NET INCOME	-13.10	3.43	10.07	14.43	18.26

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.26	11.86	12.28	12.[illegible]	13.37
15	BREAK EVEN YIELD*	11.59	10.96	10.13	9.55	6.97
16	YIELD ON LOANS	12.71	13.26	13.78	14.25	14.79
17	YIELD ON INVESTMENT SEC. (FTE)	9.17	9.93	10.49	11.18	12.07
18	RATE ON TIME & SAVINGS DEPOSITS*	9.95	9.62	9.30	8.96	8.59
19	RATE ON TOTAL INTEREST FUNDS*	9.95	9.62	9.30	8.96	8.60

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	4.98	2.94	1.45	.52	.10
21	GROSS CHARGE OFFS*	4.50	2.77	1.27	.53	.11
22	RECOVERIES / GROSS CHARGE OFFS	.00	.81	4.43	13.90	31.14
23	NET CHARGE OFFS*	3.98	2.36	1.25	.45	.06
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.65	1.28	2.38	4.86	12.45

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.34	1.72	.66	.30	.07
26	NONACCRUAL*	4.69	2.31	.67	.02	.00
27	RENEGOTIATED*	.35	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	7.43	4.61	2.08	.73	.22
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	46.82	27.63	12.42	3.95	.89
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	16.51	25.96	45.55	56.00	275.48

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	2.14	8.52	15.41	22.77	33.02
32	ASSETS LESS LIABILITIES 3-6 MOS.	-11.21	-5.51	-.15	4.97	10.36
33	ASSETS LESS LIABILITIES 6-12 MOS.	-4.55	-1.84	1.28	4.41	7.95
34	ASSETS LESS LIABILITIES >1 YR.	8.11	12.57	20.51	28.72	35.79

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	11.66	4.65	-2.55	-10.75	-21.75
36	LIQUID ASSETS / LARGE LIABILITIES	67.14	111.77	201.00	406.05	795.40
37	CORE DEPOSITS / EARNING ASSETS	79.55	85.14	89.28	92.59	95.46
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	45.55	55.05	64.90	74.11	80.27
40	DEMAND DEPOSITS--IPC	6.18	8.32	11.73	14.72	19.77
41	TOTAL DEMAND DEPOSITS	7.17	9.60	13.12	16.46	22.74
42	SAVINGS DEPOSITS (IPC)	17.09	21.15	25.38	30.50	35.35
43	TIME DEPOSITS (IPC)	43.43	49.93	56.54	61.35	65.19
44	TOTAL TIME & SAVINGS DEPOSITS	59.72	65.70	70.10	74.62	78.53
45	MEMO: TIME DEPOSITS OVER 100K*	14.57	8.96	5.22	2.50	.92
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.04	92.55	95.40	99.35	100.90
48	FED FUNDS PURCHASED & REV. REPOS*	1.73	.80	.00	.00	.00
49	BORROWINGS*	2.76	1.37	.40	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.04	2.18	3.87	6.61	10.12
51	INVESTMENT SECURITIES	16.79	22.31	30.81	41.08	51.45
52	TOTAL LOANS NET OF UNEARNED DISC.	41.99	52.77	61.92	70.97	77.63
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.29	5.90	9.51	15.41	21.40
54	MEMO: REAL ESTATE LOANS	1.55	3.63	6.40	10.92	17.26
55	MEMO: PERSONAL LOANS	2.09	3.59	5.09	10.41	16.05
56	MEMO: AGRICULTURAL LOANS	5.46	19.28	32.77	43.48	52.26
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.46	90.65	92.58	93.97	95.09
59	NONINT. CASH & DUE / AVG. ASSETS	2.67	3.40	4.40	5.94	8.02

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	42.31	29.80	14.29	.00	-6.51
61	CASH DIVIDEND / NET INCOME	.00	.00	13.24	56.93	107.04
62	INTERNAL CAPITAL FORMATION RATE	-20.25	-2.74	4.57	9.70	13.47
63	EQUITY CAPITAL / AVERAGE ASSETS	7.01	7.85	9.12	11.01	13.56
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.76	8.45	9.71	11.55	14.36

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-155.55	-51.95	-10.67	22.41	82.04
66	NET INCOME (5 YR COMPOUND)	-116.79	-88.32	65.60	91.91	101.63
67	AVERAGE ASSETS (1 YR)	-1.92	1.93	5.24	8.65	13.09
68	AVERAGE ASSETS (5 YR COMPOUND)	75.59	83.76	88.40	93.24	98.07

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	6.55	1.53	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.25	.44	.01	.00	.00

Bank Administration Institute

Nebraska

MEDIANS BY RESOURCE CLASS FOR 472 BANKS IN NEBRASKA

Performance (% of Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1 INTEREST INCOME (FTE)	11.75	11.43	11.16	11.01	11.48	10.21
2 INTEREST EXPENSE*	6.57	7.17	7.20	7.12	7.20	5.92
3 NET INTEREST INCOME (FTE)	4.72	4.28	3.90	3.95	4.19	4.08
4 TRUST INCOME	.00	.00	.00	.00	.00	.41
5 SERVICE CHGS. ON DEPOSITS	.23	.19	.22	.25	.26	.32
6 OTHER NONINTEREST INCOME	.21	.36	.22	.30	.38	1.71
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	1.92	1.41	1.21	1.27	1.29	1.83
9 OCCUPANCY EXPENSES*	.38	.32	.28	.40	.47	.66
10 OTHER NONINTEREST EXPENSE*	1.07	.87	.84	.88	1.10	1.54
11 TAX PROVISION*	.09	.06	.12	.10	.07	-.02
12 RETURN ON ASSETS--NET INCOME	1.01	.90	1.07	1.20	.86	1.03
13 RETURN ON EQUITY--NET INCOME	9.57	8.88	10.88	13.22	12.31	13.96

Yields and Rates

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
14 TAX EQUIV. YIELD ON EARNING ASSETS	12.85	12.37	12.17	12.05	12.56	11.47
15 BREAK EVEN YIELD*	10.67	10.02	10.02	9.90	10.07	10.12
16 YIELD ON LOANS	14.00	13.79	13.73	13.36	13.37	13.11
17 YIELD ON INVESTMENT SEC. (FTE)	10.70	10.52	10.24	10.06	11.95	16.64
18 RATE ON TIME & SAVINGS DEPOSITS*	9.17	9.32	9.40	9.31	9.25	9.44
19 RATE ON TOTAL INTEREST FUNDS*	9.24	9.30	9.39	9.22	9.37	9.51

Asset Quality Loan Losses
(% of Average Loans)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
20 LOAN LOSS PROVISION*	1.01	1.95	1.35	1.15	1.79	1.16
21 GROSS CHARGE OFFS*	1.04	1.85	1.19	1.12	1.24	1.14
22 RECOVERIES / GROSS CHARGE OFFS	3.28	4.65	3.76	6.84	6.72	14.44
23 NET CHARGE OFFS*	.87	1.65	1.10	1.00	1.07	.97
24 EARNINGS COVERAGE OF NET CHARGE OFFS	2.36	1.92	2.63	3.17	2.35	2.45

Classified Loans
(% of Average Loans)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
25 PAST DUE >90 DAYS*	.52	.86	.82	.87	.75	.44
26 NONACCRUAL*	.09	.90	1.24	1.00	1.47	1.32
27 RENEGOTIATED*	.00	.00	.00	.00	.27	.15
28 TOTAL CLASSIFIED LOANS*	1.70	2.50	2.27	2.32	2.22	3.97
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	9.11	12.70	13.84	14.65	17.66	18.20
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	45.95	45.48	45.84	42.91	56.63	55.83

Interest Sensitivity
(% of Average Loans)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
31 ASSETS LESS LIABILITIES 0-3 MOS.	15.60	14.69	14.75	15.94	15.05	14.56
32 ASSETS LESS LIABILITIES 3-6 MOS.	3.45	-.41	-2.59	.13	-3.11	-3.12
33 ASSETS LESS LIABILITIES 6-12 MOS.	1.79	3.98	1.18	.55	.27	-.31
34 ASSETS LESS LIABILITIES >1 YR.	18.03	15.06	21.24	25.73	28.25	21.55

Liquidity

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
35 NET LARGE LIAB. / NET EARN. ASSETS*	-3.59	-3.91	-1.76	-1.64	3.95	25.25
36 LIQUID ASSETS / LARGE LIABILITIES	202.55	218.52	190.69	203.67	136.98	75.93
37 CORE DEPOSITS / EARNING ASSETS	88.12	89.87	89.85	92.27	88.43	61.38
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
39 LOANS TO DEPOSITS	65.56	64.35	52.71	62.42	59.39	78.57
40 DEMAND DEPOSITS--IPC	12.22	11.38	10.79	12.16	12.36	21.65
41 TOTAL DEMAND DEPOSITS	13.70	12.37	12.22	14.30	16.16	25.55
42 SAVINGS DEPOSITS (IPC)	22.97	25.43	27.09	26.97	26.14	20.14
43 TIME DEPOSITS (IPC)	37.27	36.92	57.10	37.21	53.00	37.26
44 TOTAL TIME & SAVINGS DEPOSITS	68.82	70.27	71.55	70.70	69.29	49.83
45 MEMO: TIME DEPOSITS OVER 100K*	5.31	4.53	3.13	6.11	6.44	8.74
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.05
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95.24	95.01	96.14	97.62	95.90	89.84
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.10	.05	2.07	21.42
49 BORROWINGS*	.15	.30	.48	.61	4.24	27.25

Use of Funds
(% of Earning Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
50 FED FUNDS SOLD & REPOS	5.24	3.57	3.07	2.98	2.45	5.70
51 INVESTMENT SECURITIES	26.66	31.59	32.30	33.71	30.28	18.62
52 TOTAL LOANS NET OF UNEARNED DISC.	62.01	62.45	60.18	62.31	62.21	75.32
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	8.08	8.57	10.94	14.60	17.72	16.23
54 MEMO: REAL ESTATE LOANS	5.70	5.42	7.24	5.91	11.70	10.38
55 MEMO: PERSONAL LOANS	6.59	4.85	6.36	3.84	9.37	19.57
56 MEMO: AGRICULTURAL LOANS	33.41	37.24	23.86	23.91	19.57	5.21
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.35
58 EARNING ASSETS / AVERAGE ASSETS	92.65	92.85	92.59	91.45	90.09	79.94
59 NONINT. CASH & DUE / AVG. ASSETS	4.85	3.89	4.07	5.05	5.40	16.17

Capital Position

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
60 EFFECTIVE TAX RATE ON NET INCOME*	13.55	18.85	15.40	12.45	17.57	-3.05
61 CASH DIVIDEND / NET INCOME	12.05	30.94	22.75	30.47	33.25	37.61
62 INTERNAL CAPITAL FORMATION RATE	4.56	3.82	5.57	7.70	3.68	7.38
63 EQUITY CAPITAL / AVERAGE ASSETS	9.82	9.31	8.51	8.76	7.40	7.12
64 PRIMARY CAPITAL / AVERAGE ASSETS	10.29	9.95	9.20	9.35	8.29	7.51

Growth Statistics

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
65 NET INCOME (1 YR)	6.67	-28.09	-9.40	-4.15	5.67	18.45
66 NET INCOME (5 YR COMPOUND)	73.27	-61.41	59.67	77.33	-46.12	91.43
67 AVERAGE ASSETS (1 YR)	4.37	5.31	6.14	6.97	4.23	-.91
68 AVERAGE ASSETS (5 YR COMPOUND)	86.54	89.32	99.40	89.74	88.40	80.51

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	1.63	4.15	11.35
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.13	.44	.65	2.95

Nevada

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 NEVADA BASED ON 15 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.27	10.65	11.06	12.11	12.36
2	INTEREST EXPENSE*	6.33	6.09	5.39	4.46	2.92
3	NET INTEREST INCOME (FTE)	4.25	4.71	5.77	7.14	8.01
4	TRUST INCOME	.00	.00	.00	.20	.22
5	SERVICE CHGS. ON DEPOSITS	.19	.27	.62	.71	.98
6	OTHER NONINTEREST INCOME	.17	.21	.31	.38	.51
7	SECURITIES GAINS (LOSSES)	-.06	.00	.00	.00	.02
8	SALARIES & EMPLOYEE BENEFITS*	3.19	3.03	2.56	2.23	1.89
9	OCCUPANCY EXPENSES*	1.64	1.40	1.24	1.02	.70
10	OTHER NONINTEREST EXPENSE*	3.24	2.14	1.67	1.25	1.01
11	TAX PROVISION*	.66	.26	.04	.00	-.05
12	RETURN ON ASSETS--NET INCOME	-3.18	-.70	.54	1.46	2.16
13	RETURN ON EQUITY--NET INCOME	-20.76	-4.05	7.27	13.64	16.82

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.93	12.37	13.04	14.00	14.80
15	BREAK EVEN YIELD*	14.71	12.92	11.58	9.71	8.96
16	YIELD ON LOANS	13.20	13.34	14.96	15.75	16.22
17	YIELD ON INVESTMENT SEC. (FTE)	9.97	10.47	11.16	12.06	12.93
18	RATE ON TIME & SAVINGS DEPOSITS*	9.13	8.63	8.37	8.17	6.49
19	RATE ON TOTAL INTEREST FUNDS*	9.14	8.91	8.53	8.14	6.53

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.46	.94	.51	.05	.00
21	GROSS CHARGE OFFS*	2.72	.83	.55	.33	.00
22	RECOVERIES / GROSS CHARGE OFFS	3.76	8.06	22.56	63.89	95.37
23	NET CHARGE OFFS*	2.40	.42	.29	.05	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-11.42	-.68	4.63	8.57	10.99

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	4.93	3.47	1.55	.58	.05
26	NONACCRUAL*	3.51	2.10	1.52	.11	.00
27	RENEGOTIATED*	2.75	.69	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	10.15	6.92	4.34	1.33	.06
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	65.07	33.56	17.81	6.43	.23
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	13.63	20.39	28.63	48.70	345.24

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	6.13	12.46	33.90	40.19	44.34
32	ASSETS LESS LIABILITIES 3-6 MOS.	-7.01	-4.02	-2.08	-.08	.88
33	ASSETS LESS LIABILITIES 6-12 MOS.	.11	1.63	2.68	3.67	9.66
34	ASSETS LESS LIABILITIES >1 YR.	6.81	11.97	28.70	37.74	42.26

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	25.37	19.05	9.52	1.94	-15.88
36	LIQUID ASSETS / LARGE LIABILITIES	36.76	50.94	91.52	132.01	235.37
37	CORE DEPOSITS / EARNING ASSETS	68.23	76.06	82.95	86.77	93.54
38	BROKERED DEPOSITS / EARNING ASSETS*	1.65	.10	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	42.36	58.97	66.73	74.22	76.11
40	DEMAND DEPOSITS--IPC	13.64	20.34	25.10	28.72	34.58
41	TOTAL DEMAND DEPOSITS	15.51	22.85	28.13	31.86	37.54
42	SAVINGS DEPOSITS (IPC)	24.57	29.54	32.49	36.67	40.92
43	TIME DEPOSITS (IPC)	23.02	30.83	35.65	38.59	41.00
44	TOTAL TIME & SAVINGS DEPOSITS	47.61	53.76	59.23	63.06	64.57
45	MEMO: TIME DEPOSITS OVER 100M*	22.38	17.62	15.59	10.95	8.00
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	77.33	94.26	98.36	102.38	106.41
48	FED FUNDS PURCHASED & REV. REPOS*	12.73	5.36	.54	.00	.00
49	BORROWINGS*	14.23	5.90	2.23	.31	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	2.31	3.31	5.51	8.14	22.31
51	INVESTMENT SECURITIES	8.10	11.58	17.25	31.30	35.86
52	TOTAL LOANS NET OF UNEARNED DISC.	34.15	57.72	62.05	73.84	50.49
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	7.66	12.53	18.08	24.95	32.78
54	MEMO: REAL ESTATE LOANS	12.90	17.24	25.19	31.40	34.76
55	MEMO: PERSONAL LOANS	6.49	8.25	11.75	15.42	22.16
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.50	3.06
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.19
58	EARNING ASSETS / AVERAGE ASSETS	81.53	83.40	85.78	88.27	91.02
59	NONINT. CASH & DUE / AVG. ASSETS	5.39	6.16	9.19	10.15	12.87

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	30.89	21.12	5.10	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	29.70	40.55
62	INTERNAL CAPITAL FORMATION RATE	-20.76	-4.05	4.66	8.90	15.43
63	EQUITY CAPITAL / AVERAGE ASSETS	6.43	7.90	9.01	13.22	25.87
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.02	8.45	9.41	13.85	26.41

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-43.92	-17.45	8.87	25.94	73.67
66	NET INCOME (5 YR COMPOUND)	N/A	-61.63	80.41	58.11	N/A
67	AVERAGE ASSETS (1 YR)	.23	2.20	11.48	20.31	31.36
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	76.29	76.63	50.95	N/A

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	9.06	6.58	3.27	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	3.93	2.46	.96	.15	.01

Nevada

MEDIANS BY RESOURCE CLASS FOR 15 BANKS IN NEVADA

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)							
1	INTEREST INCOME (FTE)	N/A	11.16	N/A	N/A	11.84	10.72
2	INTEREST EXPENSE*	N/A	6.14	N/A	N/A	5.30	5.94
3	NET INTEREST INCOME (FTE)	N/A	6.17	N/A	N/A	6.54	4.78
4	TRUST INCOME	N/A	.00	N/A	N/A	.22	.20
5	SERVICE CHGS. ON DEPOSITS	N/A	.65	N/A	N/A	.64	.58
6	OTHER NONINTEREST INCOME	N/A	.33	N/A	N/A	.30	.52
7	SECURITIES GAINS (LOSSES)	N/A	.00	N/A	N/A	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	N/A	2.61	N/A	N/A	3.18	1.94
9	OCCUPANCY EXPENSES*	N/A	1.31	N/A	N/A	1.05	1.17
10	OTHER NONINTEREST EXPENSE*	N/A	1.78	N/A	N/A	1.46	1.33
11	TAX PROVISION*	N/A	.04	N/A	N/A	.21	.01
12	RETURN ON ASSETS--NET INCOME	N/A	-.42	N/A	N/A	.74	.41
13	RETURN ON EQUITY--NET INCOME	N/A	-1.55	N/A	N/A	9.87	7.27
Yields and Rates							
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	13.58	N/A	N/A	13.04	12.46
15	BREAK EVEN YIELD*	N/A	13.15	N/A	N/A	10.72	10.26
16	YIELD ON LOANS	N/A	15.47	N/A	N/A	14.24	13.28
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	11.16	N/A	N/A	11.50	12.47
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	8.87	N/A	N/A	8.29	8.37
19	RATE ON TOTAL INTEREST FUNDS*	N/A	8.88	N/A	N/A	8.21	8.75
Asset Quality Loan Losses **(% of Average Loans)**							
20	LOAN LOSS PROVISION*	N/A	.51	N/A	N/A	.44	.73
21	GROSS CHARGE OFFS*	N/A	.69	N/A	N/A	.55	.56
22	RECOVERIES / GROSS CHARGE OFFS	N/A	12.16	N/A	N/A	47.17	47.44
23	NET CHARGE OFFS*	N/A	.21	N/A	N/A	.28	.25
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	-.68	N/A	N/A	6.43	1.58
Classified Loans **(% of Average Loans)**							
25	PAST DUE >90 DAYS*	N/A	3.98	N/A	N/A	1.55	1.44
26	NONACCRUAL*	N/A	.83	N/A	N/A	1.52	2.58
27	RENEGOTIATED*	N/A	.00	N/A	N/A	.09	1.16
28	TOTAL CLASSIFIED LOANS*	N/A	6.92	N/A	N/A	3.17	5.16
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	14.92	N/A	N/A	17.61	45.65
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	27.11	N/A	N/A	21.25	21.74
Interest Sensitivity **(% of Average Loans)**							
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	37.60	N/A	N/A	10.84	4.32
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	-2.17	N/A	N/A	.24	-2.28
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	2.65	N/A	N/A	3.55	3.33
34	ASSETS LESS LIABILITIES >1 YR.	N/A	14.35	N/A	N/A	41.80	34.75
Liquidity							
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	-1.77	N/A	N/A	9.52	21.43
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	105.86	N/A	N/A	102.20	61.65
37	CORE DEPOSITS / EARNING ASSETS	N/A	82.36	N/A	N/A	85.49	79.22
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	.10	N/A	N/A	.00	.00
Source of Funds **(% of Earning Assets)**							
39	LOANS TO DEPOSITS	N/A	63.14	N/A	N/A	61.04	72.65
40	DEMAND DEPOSITS--IPC	N/A	21.65	N/A	N/A	25.72	25.10
41	TOTAL DEMAND DEPOSITS	N/A	24.64	N/A	N/A	23.67	28.12
42	SAVINGS DEPOSITS (IPC)	N/A	37.30	N/A	N/A	22.49	32.02
43	TIME DEPOSITS (IPC)	N/A	25.51	N/A	N/A	35.37	25.65
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	63.35	N/A	N/A	59.22	57.75
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	16.30	N/A	N/A	11.93	16.31
46	DEPOSITS IN FOREIGN OFFICES*	N/A	.00	N/A	N/A	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	100.86	N/A	N/A	97.42	55.34
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	.03	N/A	N/A	.00	14.75
49	BORROWINGS*	N/A	.31	N/A	N/A	2.32	16.05
Use of Funds **(% of Earning Assets)**							
50	FED FUNDS SOLD & REPOS	N/A	7.28	N/A	N/A	4.09	2.23
51	INVESTMENT SECURITIES	N/A	13.18	N/A	N/A	33.02	23.07
52	TOTAL LOANS NET OF UNEARNED DISC.	N/A	63.54	N/A	N/A	61.89	66.48
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	22.18	N/A	N/A	15.47	19.08
54	MEMO: REAL ESTATE LOANS	N/A	20.27	N/A	N/A	24.57	27.27
55	MEMO: PERSONAL LOANS	N/A	10.05	N/A	N/A	13.78	13.15
56	MEMO: AGRICULTURAL LOANS	N/A	.21	N/A	N/A	.17	.35
57	MEMO: FOREIGN LOANS	N/A	.00	N/A	N/A	.00	.35
58	EARNING ASSETS / AVERAGE ASSETS	N/A	85.99	N/A	N/A	87.34	85.78
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	8.89	N/A	N/A	6.39	3.19
Capital Position							
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	4.33	N/A	N/A	8.69	3.83
61	CASH DIVIDEND / NET INCOME	N/A	.00	N/A	N/A	36.73	35.58
62	INTERNAL CAPITAL FORMATION RATE	N/A	-2.36	N/A	N/A	6.24	4.66
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	12.61	N/A	N/A	7.47	5.86
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	13.62	N/A	N/A	7.91	6.51
Growth Statistics							
65	NET INCOME (1 YR)	N/A	-10.57	N/A	N/A	22.86	-17.89
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	N/A	N/A	-58.49	-85.54
67	AVERAGE ASSETS (1 YR)	N/A	20.31	N/A	N/A	1.18	6.73
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	N/A	N/A	76.29	50.27
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**							
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	1.36	N/A	N/A	4.78	5.47
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	.15	N/A	N/A	1.21	3.90

New Hampshire

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 NEW HAMPSHIRE BASED ON 62 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.55	10.82	11.23	11.73	12.10
2	INTEREST EXPENSE*	7.86	7.21	6.72	6.17	5.79
3	NET INTEREST INCOME (FTE)	2.68	4.12	4.47	5.17	5.56
4	TRUST INCOME	.00	.00	.00	.05	.16
5	SERVICE CHGS. ON DEPOSITS	.09	.13	.25	.36	.43
6	OTHER NONINTEREST INCOME	.11	.15	.25	.45	.60
7	SECURITIES GAINS (LOSSES)	-.08	-.01	.00	.01	.10
8	SALARIES & EMPLOYEE BENEFITS*	2.26	1.96	1.72	1.52	1.16
9	OCCUPANCY EXPENSES*	.50	.70	.56	.46	.30
10	OTHER NONINTEREST EXPENSE*	1.96	1.69	1.24	.98	.86
11	TAX PROVISION*	.53	.42	.22	.05	.00
12	RETURN ON ASSETS--NET INCOME	.54	.72	1.04	1.25	1.51
13	RETURN ON EQUITY--NET INCOME	7.64	10.43	14.94	17.43	20.29

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.45	11.84	12.22	12.82	13.21
15	BREAK EVEN YIELD*	11.91	11.10	10.65	10.08	9.69
16	YIELD ON LOANS	12.49	13.02	13.43	13.98	14.61
17	YIELD ON INVESTMENT SEC. (FTE)	8.79	9.67	10.41	11.64	13.17
18	RATE ON TIME & SAVINGS DEPOSITS*	9.43	8.98	8.63	8.33	8.09
19	RATE ON TOTAL INTEREST FUNDS*	9.43	9.00	8.66	8.37	8.06

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	.57	.40	.25	.11	.04
21	GROSS CHARGE OFFS*	.56	.35	.22	.12	.05
22	RECOVERIES / GROSS CHARGE OFFS	5.25	13.43	24.26	41.42	56.59
23	NET CHARGE OFFS*	.44	.27	.15	.07	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-16.81	4.46	9.74	17.55	40.48

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	1.82	1.01	.74	.33	.15
26	NONACCRUAL*	1.01	.61	.24	.00	.00
27	RENEGOTIATED*	.24	.04	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	2.56	1.93	.99	.61	.32
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	22.78	16.46	6.69	3.91	2.57
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	34.80	48.62	65.74	156.44	252.02

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-.61	5.84	12.69	18.31	24.47
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.69	-3.72	-2.12	.47	2.58
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.38	.88	3.43	6.83	10.35
34	ASSETS LESS LIABILITIES >1 YR.	27.04	35.28	40.93	48.98	56.61

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	12.06	4.44	-2.94	-13.02	-18.63
36	LIQUID ASSETS / LARGE LIABILITIES	65.66	87.23	190.41	331.10	618.46
37	CORE DEPOSITS / EARNING ASSETS	78.42	85.16	91.69	95.27	99.11
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	51.59	59.57	68.27	74.24	80.21
40	DEMAND DEPOSITS--IPC	4.71	7.87	12.57	16.94	21.31
41	TOTAL DEMAND DEPOSITS	5.94	9.32	14.67	20.46	24.07
42	SAVINGS DEPOSITS (IPC)	36.59	41.09	46.75	52.91	57.22
43	TIME DEPOSITS (IPC)	21.75	26.98	33.05	38.65	46.78
44	TOTAL TIME & SAVINGS DEPOSITS	53.55	60.91	71.09	78.02	82.99
45	MEMO: TIME DEPOSITS OVER 100M*	13.02	9.73	4.44	2.21	1.10
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	89.56	93.63	98.46	99.91	102.78
48	FED FUNDS PURCHASED & REV. REPOS*	3.32	2.00	.75	.00	.00
49	BORROWINGS*	9.60	4.81	1.45	.36	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.25	2.20	4.16	6.42	9.28
51	INVESTMENT SECURITIES	13.56	20.28	25.51	30.89	35.71
52	TOTAL LOANS NET OF UNEARNED DISC.	51.24	60.00	66.26	69.76	77.19
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.36	8.34	12.72	19.24	24.75
54	MEMO: REAL ESTATE LOANS	19.56	22.54	32.03	37.96	48.27
55	MEMO: PERSONAL LOANS	9.21	12.40	15.02	21.85	27.46
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.05	.19
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.60	89.78	92.00	93.25	95.16
59	NONINT. CASH & DUE / AVG. ASSETS	2.92	4.02	5.13	6.45	8.82

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	33.34	28.59	19.09	11.11	.00
61	CASH DIVIDEND / NET INCOME	.00	6.74	23.56	32.69	44.19
62	INTERNAL CAPITAL FORMATION RATE	4.60	7.31	10.60	13.54	16.61
63	EQUITY CAPITAL / AVERAGE ASSETS	5.45	6.00	6.59	7.75	9.88
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.07	6.41	7.17	8.26	10.52

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-13.62	3.56	19.69	58.15	101.60
66	NET INCOME (5 YR COMPOUND)	-63.09	91.49	100.00	110.53	125.66
67	AVERAGE ASSETS (1 YR)	7.56	12.54	17.34	23.35	33.89
68	AVERAGE ASSETS (5 YR COMPOUND)	84.85	91.91	96.22	103.91	110.31

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.49	2.11	.41	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.27	.71	.30	.06	.00

New Hampshire

MEDIANS BY RESOURCE CLASS FOR 62 BANKS IN NEW HAMPSHIRE

Performance (% of Assets)

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1 INTEREST INCOME (FTE)	N/A	11.52	10.95	11.22	11.25	N/A
2 INTEREST EXPENSE*	N/A	7.16	6.49	6.72	6.86	N/A
3 NET INTEREST INCOME (FTE)	N/A	4.27	4.53	4.29	4.50	N/A
4 TRUST INCOME	N/A	.00	.00	.00	.17	N/A
5 SERVICE CHGS. ON DEPOSITS	N/A	.23	.34	.29	.25	N/A
6 OTHER NONINTEREST INCOME	N/A	.19	.23	.24	.33	N/A
7 SECURITIES GAINS (LOSSES)	N/A	.00	.00	-.01	.00	N/A
8 SALARIES & EMPLOYEE BENEFITS*	N/A	1.69	1.83	1.71	1.71	N/A
9 OCCUPANCY EXPENSES*	N/A	.57	.59	.56	.54	N/A
10 OTHER NONINTEREST EXPENSE*	N/A	1.21	1.35	1.25	1.54	N/A
11 TAX PROVISION*	N/A	.12	.27	.25	.23	N/A
12 RETURN ON ASSETS--NET INCOME	N/A	.88	1.06	1.06	1.09	N/A
13 RETURN ON EQUITY--NET INCOME	N/A	12.31	14.58	15.74	15.79	N/A

Yields and Rates

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
14 TAX EQUIV. YIELD ON EARNING ASSETS	N/A	12.40	12.04	12.14	12.71	N/A
15 BREAK EVEN YIELD*	N/A	11.22	10.47	10.65	10.39	N/A
16 YIELD ON LOANS	N/A	13.44	13.74	13.43	13.42	N/A
17 YIELD ON INVESTMENT SEC. (FTE)	N/A	10.67	10.18	9.84	12.33	N/A
18 RATE ON TIME & SAVINGS DEPOSITS*	N/A	9.04	8.42	8.67	8.66	N/A
19 RATE ON TOTAL INTEREST FUNDS*	N/A	9.05	8.42	8.72	8.70	N/A

Asset Quality Loan Losses
(% of Average Loans)

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
20 LOAN LOSS PROVISION*	N/A	.25	.25	.25	.31	N/A
21 GROSS CHARGE OFFS*	N/A	.27	.22	.18	.22	N/A
22 RECOVERIES / GROSS CHARGE OFFS	N/A	14.32	14.37	15.57	34.83	N/A
23 NET CHARGE OFFS*	N/A	.18	.22	.17	.16	N/A
24 EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	5.97	8.84	8.05	15.15	N/A

Classified Loans
(% of Average Loans)

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
25 PAST DUE >90 DAYS*	N/A	.61	.53	.71	.51	N/A
26 NONACCRUAL*	N/A	.04	.18	.13	.37	N/A
27 RENEGOTIATED*	N/A	.02	.00	.00	.03	N/A
28 TOTAL CLASSIFIED LOANS*	N/A	1.03	1.34	.77	1.48	N/A
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	7.76	10.39	6.24	11.19	N/A
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	55.52	73.82	81.69	63.55	N/A

Interest Sensitivity
(% of Average Loans)

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
31 ASSETS LESS LIABILITIES 0-3 MOS.	N/A	9.38	13.20	11.47	13.41	N/A
32 ASSETS LESS LIABILITIES 3-6 MOS.	N/A	-3.13	-1.70	-2.48	-1.50	N/A
33 ASSETS LESS LIABILITIES 6-12 MOS.	N/A	3.95	3.77	3.78	1.85	N/A
34 ASSETS LESS LIABILITIES >1 YR.	N/A	43.88	41.15	41.32	41.11	N/A

Liquidity

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
35 NET LARGE LIAB. / NET EARN. ASSETS*	N/A	-1.61	-9.59	-2.64	2.25	N/A
36 LIQUID ASSETS / LARGE LIABILITIES	N/A	254.34	250.11	192.27	112.70	N/A
37 CORE DEPOSITS / EARNING ASSETS	N/A	89.02	81.49	83.78	76.41	N/A
38 BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	.00	.00	N/A

Source of Funds
(% of Earning Assets)

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
39 LOANS TO DEPOSITS	N/A	67.75	61.77	69.72	71.16	N/A
40 DEMAND DEPOSITS--IPC	N/A	8.14	10.50	13.68	13.16	N/A
41 TOTAL DEMAND DEPOSITS	N/A	9.62	12.65	[illegible]	15.35	N/A
42 SAVINGS DEPOSITS (IPC)	N/A	47.83	48.74	[illegible]	41.21	N/A
43 TIME DEPOSITS (IPC)	N/A	16.95	22.69	33.51	35.34	N/A
44 TOTAL TIME & SAVINGS DEPOSITS	N/A	75.08	71.58	73.98	76.75	N/A
45 MEMO: TIME DEPOSITS OVER 100M*	N/A	3.93	2.10	5.46	8.71	N/A
46 DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	.00	.00	N/A
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	99.56	98.76	98.53	95.73	N/A
48 FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	.69	.88	4.77	N/A
49 BORROWINGS*	N/A	.10	1.48	1.34	6.24	N/A

Use of Funds
(% of Earning Assets)

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
50 FED FUNDS SOLD & REPOS	N/A	8.52	4.66	4.38	3.35	N/A
51 INVESTMENT SECURITIES	N/A	13.04	26.26	25.25	22.17	N/A
52 TOTAL LOANS NET OF UNEARNED DISC.	N/A	67.34	60.52	66.63	68.63	N/A
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	10.46	11.41	13.77	16.49	N/A
54 MEMO: REAL ESTATE LOANS	N/A	33.99	32.11	34.95	25.16	N/A
55 MEMO: PERSONAL LOANS	N/A	14.46	13.90	15.09	21.29	N/A
56 MEMO: AGRICULTURAL LOANS	N/A	.03	.01	.00	.01	N/A
57 MEMO: FOREIGN LOANS	N/A	.00	.00	.00	.00	N/A
58 EARNING ASSETS / AVERAGE ASSETS	N/A	91.36	91.34	92.08	92.12	N/A
59 NONINT. CASH & DUE / AVG. ASSETS	N/A	5.07	4.88	5.06	5.59	N/A

Capital Position

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
60 EFFECTIVE TAX RATE ON NET INCOME*	N/A	13.51	19.86	26.02	20.30	N/A
61 CASH DIVIDEND / NET INCOME	N/A	.00	25.94	35.28	29.41	N/A
62 INTERNAL CAPITAL FORMATION RATE	N/A	12.31	10.18	10.11	11.15	N/A
63 EQUITY CAPITAL / AVERAGE ASSETS	N/A	6.98	6.99	6.49	6.51	N/A
64 PRIMARY CAPITAL / AVERAGE ASSETS	N/A	7.22	7.77	6.76	6.32	N/A

Growth Statistics

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
65 NET INCOME (1 YR)	N/A	64.44	19.65	20.68	15.26	N/A
66 NET INCOME (5 YR COMPOUND)	N/A	53.81	102.12	56.71	104.82	N/A
67 AVERAGE ASSETS (1 YR)	N/A	25.81	14.28	14.83	18.95	N/A
68 AVERAGE ASSETS (5 YR COMPOUND)	N/A	56.22	95.51	95.01	100.02	N/A

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
69 LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	.00	.09	2.00	.00	N/A
70 OTHER COMMITMENTS & CONTINGENCIES*	N/A	.48	.17	.41	.66	N/A

New Jersey

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 NEW JERSEY BASED ON 125 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	9.69	10.24	10.74	11.22	11.63
2	INTEREST EXPENSE*	7.22	6.67	6.15	5.66	4.99
3	NET INTEREST INCOME (FTE)	3.25	4.03	4.61	5.13	5.51
4	TRUST INCOME	.00	.00	.00	.05	.14
5	SERVICE CHGS. ON DEPOSITS	.12	.23	.33	.40	.48
6	OTHER NONINTEREST INCOME	.09	.12	.19	.34	.70
7	SECURITIES GAINS (LOSSES)	-.07	-.01	.00	.00	.05
8	SALARIES & EMPLOYEE BENEFITS*	2.18	1.91	1.63	1.35	1.12
9	OCCUPANCY EXPENSES*	.80	.66	.50	.37	.26
10	OTHER NONINTEREST EXPENSE*	1.98	1.57	1.15	.94	.69
11	TAX PROVISION*	.57	.37	.24	.11	-.01
12	RETURN ON ASSETS--NET INCOME	.39	.79	1.04	1.27	1.59
13	RETURN ON EQUITY--NET INCOME	5.51	12.62	16.14	18.52	21.77

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.63	11.30	11.67	12.42	12.69
15	BREAK EVEN YIELD*	11.15	10.33	9.73	9.26	8.24
16	YIELD ON LOANS	11.89	12.32	12.84	13.32	13.78
17	YIELD ON INVESTMENT SEC. (FTE)	8.68	9.72	10.66	12.13	13.86
18	RATE ON TIME & SAVINGS DEPOSITS*	9.58	8.97	8.53	8.15	7.80
19	RATE ON TOTAL INTEREST FUNDS*	9.60	9.02	8.56	8.20	7.72

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	.94	.63	.41	.24	.08
21	GROSS CHARGE OFFS*	.60	.52	.30	.16	.08
22	RECOVERIES / GROSS CHARGE OFFS	7.78	16.72	27.41	52.19	82.17
23	NET CHARGE OFFS*	.68	.39	.18	.07	.02
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.05	4.83	11.72	25.46	56.16

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	1.96	1.08	.05	.27	.14
26	NONACCRUAL*	1.86	1.36	.55	.19	.00
27	RENEGOTIATED*	.33	.08	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.68	2.26	1.49	.22	.42
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	30.72	18.25	12.29	4.83	2.06
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	27.50	41.37	68.13	113.74	244.04

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-.30	5.85	11.69	20.52	26.23
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.99	-4.87	-2.74	.01	2.54
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.58	.55	2.68	5.20	8.00
34	ASSETS LESS LIABILITIES >1 YR.	22.54	33.62	40.43	50.47	57.25

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	14.61	6.42	-1.15	-5.57	-20.97
36	LIQUID ASSETS / LARGE LIABILITIES	59.55	88.44	150.32	204.50	320.49
37	CORE DEPOSITS / EARNING ASSETS	73.65	84.18	89.52	94.47	96.55
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	38.12	51.06	59.50	67.95	76.16
40	DEMAND DEPOSITS--IPC	11.60	16.20	19.53	23.10	27.21
41	TOTAL DEMAND DEPOSITS	14.23	18.32	21.66	26.61	32.45
42	SAVINGS DEPOSITS (IPC)	25.42	33.68	39.84	43.88	47.94
43	TIME DEPOSITS (IPC)	23.05	28.62	33.70	41.05	47.75
44	TOTAL TIME & SAVINGS DEPOSITS	56.25	62.00	66.92	74.06	78.58
45	MEMO: TIME DEPOSITS OVER 100M*	17.01	11.72	5.85	3.78	1.89
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.32	95.47	98.33	100.27	102.12
48	FED FUNDS PURCHASED & REV. REPOS*	8.57	4.73	1.54	.00	.00
49	BORROWINGS*	9.61	5.39	2.92	.66	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.83	1.64	3.66	7.45	12.35
51	INVESTMENT SECURITIES	16.23	21.38	28.36	37.43	46.28
52	TOTAL LOANS NET OF UNEARNED DISC.	35.76	50.34	58.64	66.83	73.63
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.43	8.61	13.01	20.51	27.56
54	MEMO: REAL ESTATE LOANS	14.32	18.21	24.13	31.46	37.65
55	MEMO: PERSONAL LOANS	5.63	8.65	11.57	17.45	21.82
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.01	.16
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.20
58	EARNING ASSETS / AVERAGE ASSETS	87.69	88.91	90.73	92.34	93.75
59	NONINT. CASH & DUE / AVG. ASSETS	4.04	4.86	6.23	7.51	8.67

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	37.43	29.61	20.69	11.17	.00
61	CASH DIVIDEND / NET INCOME	.00	16.74	30.18	43.68	57.18
62	INTERNAL CAPITAL FORMATION RATE	1.56	7.65	10.34	13.02	15.72
63	EQUITY CAPITAL / AVERAGE ASSETS	5.13	5.71	6.24	7.15	8.91
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.68	6.12	6.78	7.65	9.53

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-23.53	6.58	21.79	46.05	110.86
66	NET INCOME (5 YR COMPOUND)	5.78	51.22	103.96	112.82	131.74
67	AVERAGE ASSETS (1 YR)	6.69	10.14	14.53	20.55	23.01
68	AVERAGE ASSETS (5 YR COMPOUND)	78.89	88.50	94.62	100.76	113.37

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	9.70	4.92	1.66	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.25	1.48	.67	.25	.00

New Jersey

MEDIANS BY RESOURCE CLASS FOR 125 BANKS IN NEW JERSEY

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)						
1 INTEREST INCOME (FTE)	.27	9.05	10.67	10.48	10.95	10.82
2 INTEREST EXPENSE*	.00	2.52	6.52	6.30	6.19	5.93
3 NET INTEREST INCOME (FTE)	.27	5.31	4.35	4.05	4.50	5.01
4 TRUST INCOME	.00	.00	.00	.00	.00	.12
5 SERVICE CHGS. ON DEPOSITS	.00	.00	.29	.27	.35	.23
6 OTHER NONINTEREST INCOME	.00	1.06	.21	.17	.17	.31
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	.27	3.75	1.63	1.63	1.58	1.70
9 OCCUPANCY EXPENSES*	.18	.58	.52	.50	.45	.58
10 OTHER NONINTEREST EXPENSE*	.59	6.09	1.33	1.08	1.15	1.16
11 TAX PROVISION*	.05	.32	.17	.23	.25	.24
12 RETURN ON ASSETS--NET INCOME	.05	2.53	.79	1.02	1.05	1.10
13 RETURN ON EQUITY--NET INCOME	.05	13.90	12.19	14.51	16.47	17.64
Yields and Rates						
14 TAX EQUIV. YIELD ON EARNING ASSETS	.28	10.39	11.57	11.42	12.16	12.14
15 BREAK EVEN YIELD*	6.94	6.58	10.01	9.91	9.75	9.61
16 YIELD ON LOANS	N/A	N/A	13.06	13.05	12.69	12.84
17 YIELD ON INVESTMENT SEC. (FTE)	N/A	6.90	10.01	9.82	11.24	12.54
18 RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	9.10	8.63	8.37	8.54
19 RATE ON TOTAL INTEREST FUNDS*	N/A	6.60	8.55	8.61	8.45	8.71
Asset Quality Loan Losses **(% of Average Loans)**						
20 LOAN LOSS PROVISION*	N/A	N/A	.48	.40	.38	.47
21 GROSS CHARGE OFFS*	N/A	N/A	.31	.29	.24	.38
22 RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	23.02	20.00	31.34	33.78
23 NET CHARGE OFFS*	N/A	N/A	.32	.25	.17	.24
24 EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	9.40	8.03	12.57	10.37
Classified Loans **(% of Average Loans)**						
25 PAST DUE >90 DAYS*	N/A	N/A	.81	.99	.87	.38
26 NONACCRUAL*	N/A	N/A	1.32	.35	.30	.55
27 RENEGOTIATED*	N/A	N/A	.00	.00	.08	.04
28 TOTAL CLASSIFIED LOANS*	N/A	N/A	1.74	1.95	1.27	1.45
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	.00	13.60	10.90	12.99	12.77
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	61.16	52.44	69.44	78.10
Interest Sensitivity **(% of Average Loans)**						
31 ASSETS LESS LIABILITIES 0-3 MOS.	95.83	8.59	9.53	11.50	10.94	18.03
32 ASSETS LESS LIABILITIES 3-6 MOS.	-4.80	2.56	-3.89	-4.47	-1.40	-1.21
33 ASSETS LESS LIABILITIES 6-12 MOS.	.00	7.37	2.08	2.20	4.05	2.21
34 ASSETS LESS LIABILITIES >1 YR.	.00	28.53	41.85	44.54	42.73	38.56
Liquidity						
35 NET LARGE LIAB. / NET EARN. ASSETS*	N/A	6.18	-.81	-1.28	-2.53	-1.15
36 LIQUID ASSETS / LARGE LIABILITIES	38.15	109.48	141.22	137.85	163.19	133.48
37 CORE DEPOSITS / EARNING ASSETS	7.13	88.77	91.58	85.17	92.35	88.71
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
Source of Funds **(% of Earning Assets)**						
39 LOANS TO DEPOSITS	N/A	22.59	58.51	54.63	59.18	64.63
40 DEMAND DEPOSITS--IPC	.00	35.17	17.90	18.33	19.53	23.06
41 TOTAL DEMAND DEPOSITS	.00	67.44	21.03	20.67	21.60	25.42
42 SAVINGS DEPOSITS (IPC)	.00	.00	32.41	40.15	42.03	37.70
43 TIME DEPOSITS (IPC)	7.13	.00	39.45	35.93	33.56	21.05
44 TOTAL TIME & SAVINGS DEPOSITS	7.13	.00	73.12	72.77	70.78	63.08
45 MEMO: TIME DEPOSITS OVER 100M*	.00	.00	8.03	11.03	5.37	5.48
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	7.13	88.77	100.40	58.57	98.28	97.33
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.01	.00	.22	2.60	5.11
49 BORROWINGS*	.00	2.99	.33	.76	3.43	5.35
Use of Funds **(% of Earning Assets)**						
50 FED FUNDS SOLD & REPOS	.00	.20	9.09	5.22	2.35	3.44
51 INVESTMENT SECURITIES	.55	54.72	26.52	28.98	30.23	28.48
52 TOTAL LOANS NET OF UNEARNED DISC.	.00	15.23	58.29	53.80	58.59	62.54
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	.00	.00	13.18	11.66	13.84	17.97
54 MEMO: REAL ESTATE LOANS	.00	.00	27.33	23.23	25.59	23.54
55 MEMO: PERSONAL LOANS	.00	10.94	9.33	11.08	15.02	13.38
56 MEMO: AGRICULTURAL LOANS	.00	.00	.00	.00	.00	.01
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58 EARNING ASSETS / AVERAGE ASSETS	95.83	92.45	91.27	91.80	90.83	90.91
59 NONINT. CASH & DUE / AVG. ASSETS	1.25	6.39	3.48	5.31	6.41	7.45
Capital Position						
60 EFFECTIVE TAX RATE ON NET INCOME*	50.00	15.18	23.39	21.14	20.71	19.83
61 CASH DIVIDEND / NET INCOME	.00	.00	15.30	21.65	31.22	43.36
62 INTERNAL CAPITAL FORMATION RATE	-1.73	12.36	11.04	11.13	10.47	9.15
63 EQUITY CAPITAL / AVERAGE ASSETS	82.34	15.87	6.52	6.80	6.08	6.05
64 PRIMARY CAPITAL / AVERAGE ASSETS	82.34	16.36	7.24	7.17	6.55	6.63
Growth Statistics						
65 NET INCOME (1 YR)	N/A	-7.69	26.73	21.32	21.69	22.05
66 NET INCOME (5 YR COMPOUND)	N/A	58.92	94.56	104.65	103.98	135.82
67 AVERAGE ASSETS (1 YR)	N/A	7.90	12.51	14.90	15.06	13.31
68 AVERAGE ASSETS (5 YR COMPOUND)	N/A	76.97	95.24	55.01	55.11	92.29
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**						
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.29	1.15	2.51	3.92
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.30	.47	.71	1.62

New Mexico

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 NEW MEXICO BASED ON 93 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.39	10.94	11.45	11.96	12.25
2	INTEREST EXPENSE*	7.37	7.08	6.67	6.27	5.94
3	NET INTEREST INCOME (FTE)	3.79	4.26	4.73	5.22	5.63
4	TRUST INCOME	.00	.00	.00	.00	.12
5	SERVICE CHGS. ON DEPOSITS	.21	.35	.50	.66	.91
6	OTHER NONINTEREST INCOME	.10	.18	.30	.44	.67
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.02
8	SALARIES & EMPLOYEE BENEFITS*	2.43	2.15	1.82	1.58	1.27
9	OCCUPANCY EXPENSES*	1.03	.78	.63	.44	.35
10	OTHER NONINTEREST EXPENSE*	2.07	1.82	1.31	.98	.60
11	TAX PROVISION*	.79	.46	.17	.00	-.10
12	RETURN ON ASSETS--NET INCOME	-.04	.66	.97	1.22	1.47
13	RETURN ON EQUITY--NET INCOME	-.49	7.12	12.75	15.36	18.45

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.85	12.21	12.81	13.35	13.90
15	BREAK EVEN YIELD*	11.25	11.35	10.81	10.22	9.79
16	YIELD ON LOANS	13.49	13.76	14.22	14.86	15.32
17	YIELD ON INVESTMENT SEC. (FTE)	5.08	9.45	10.56	11.42	12.82
18	RATE ON TIME & SAVINGS DEPOSITS*	9.94	9.55	9.27	8.94	8.50
19	RATE ON TOTAL INTEREST FUNDS*	9.94	9.57	9.28	8.94	8.52

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.32	1.08	.70	.43	.13
21	GROSS CHARGE OFFS*	2.30	1.18	.70	.46	.28
22	RECOVERIES / GROSS CHARGE OFFS	2.74	9.82	20.57	34.85	60.48
23	NET CHARGE OFFS*	1.73	.92	.50	.25	.07
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.03	1.83	3.59	6.16	13.56

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.65	1.57	.58	.37	.15
26	NONACCRUAL*	3.45	2.26	1.14	.36	.05
27	RENEGOTIATED*	.74	.12	.00	.00	.30
28	TOTAL CLASSIFIED LOANS*	6.41	3.89	2.55	1.02	.61
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	46.23	27.18	16.42	7.55	3.01
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	19.13	26.00	39.36	66.17	158.40

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	.13	6.99	12.56	21.58	27.70
32	ASSETS LESS LIABILITIES 3-6 MOS.	-11.43	-7.99	-4.76	-2.55	-.25
33	ASSETS LESS LIABILITIES 6-12 MOS.	-4.78	-.62	2.00	4.41	8.29
34	ASSETS LESS LIABILITIES >1 YR.	15.53	23.42	29.54	38.57	43.13

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	40.51	31.12	20.81	11.92	4.32
36	LIQUID ASSETS / LARGE LIABILITIES	29.61	39.54	53.98	72.47	96.02
37	CORE DEPOSITS / EARNING ASSETS	58.22	64.87	73.65	79.45	84.41
38	BROKERED DEPOSITS / EARNING ASSETS*	.02	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	46.56	54.99	64.78	75.05	78.61
40	DEMAND DEPOSITS--IPC	11.23	13.16	15.78	19.44	21.05
41	TOTAL DEMAND DEPOSITS	12.91	16.22	20.33	22.63	26.33
42	SAVINGS DEPOSITS (IPC)	17.75	22.36	28.77	34.33	37.83
43	TIME DEPOSITS (IPC)	38.70	42.42	48.68	57.61	61.39
44	TOTAL TIME & SAVINGS DEPOSITS	60.97	65.36	68.80	73.31	76.50
45	MEMO: TIME DEPOSITS OVER 100M*	36.43	32.51	25.00	19.37	14.27
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.91	96.80	98.76	101.58	105.84
48	FED FUNDS PURCHASED & REV. REPOS*	7.00	1.96	.31	.00	.00
49	BORROWINGS*	7.69	3.36	1.00	.05	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.67	1.84	6.11	9.08	12.49
51	INVESTMENT SECURITIES	15.05	19.06	23.46	33.05	40.09
52	TOTAL LOANS NET OF UNEARNED DISC.	45.45	55.73	65.41	73.43	78.11
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.67	15.74	22.80	27.70	40.27
54	MEMO: REAL ESTATE LOANS	8.55	12.41	17.51	24.98	30.38
55	MEMO: PERSONAL LOANS	6.29	9.59	14.65	20.42	26.29
56	MEMO: AGRICULTURAL LOANS	.00	.13	1.13	5.03	11.08
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	84.42	87.66	89.24	90.92	92.34
59	NONINT. CASH & DUE / AVG. ASSETS	4.30	5.38	6.44	7.72	9.16

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	42.47	31.57	20.09	6.64	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	26.67	49.44	88.71
62	INTERNAL CAPITAL FORMATION RATE	-6.89	1.44	7.51	11.38	14.64
63	EQUITY CAPITAL / AVERAGE ASSETS	6.34	7.04	7.98	9.18	10.86
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.07	7.60	8.59	9.77	11.20

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-65.13	-9.81	6.02	29.64	168.06
66	NET INCOME (5 YR COMPOUND)	-86.03	-51.33	92.60	108.23	121.67
67	AVERAGE ASSETS (1 YR)	-3.24	.90	5.21	11.30	21.47
68	AVERAGE ASSETS (5 YR COMPOUND)	73.02	85.00	90.41	98.36	105.59

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	11.54	6.20	1.56	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.73	.92	.33	.05	.00

Bank Administration Institute

New Mexico

MEDIANS BY RESOURCE CLASS FOR 92 BANKS IN NEW MEXICO

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)							
1	INTEREST INCOME (FTE)	13.39	11.44	11.62	11.26	11.67	N/A
2	INTEREST EXPENSE*	5.59	6.55	6.70	6.50	6.85	N/A
3	NET INTEREST INCOME (FTE)	4.52	4.96	4.91	4.33	4.80	N/A
4	TRUST INCOME	.00	.00	.00	.00	.08	N/A
5	SERVICE CHGS. ON DEPOSITS	.50	.86	.47	.56	.45	N/A
6	OTHER NONINTEREST INCOME	.78	.25	.34	.23	.30	N/A
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	N/A
8	SALARIES & EMPLOYEE BENEFITS*	2.53	2.25	1.69	1.63	1.73	N/A
9	OCCUPANCY EXPENSES*	.49	.81	.60	.56	.63	N/A
10	OTHER NONINTEREST EXPENSE*	2.09	1.83	1.30	1.20	1.14	N/A
11	TAX PROVISION*	.05	.00	.26	.34	.11	N/A
12	RETURN ON ASSETS--NET INCOME	.27	.80	1.09	.96	.92	N/A
13	RETURN ON EQUITY--NET INCOME	2.01	11.66	12.85	12.34	13.35	N/A
Yields and Rates							
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.14	12.85	13.09	12.20	13.07	N/A
15	BREAK EVEN YIELD*	10.58	11.69	10.73	10.58	10.85	N/A
16	YIELD ON LOANS	14.21	14.82	14.59	14.03	13.97	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	5.34	10.67	10.40	10.01	11.91	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	9.67	9.01	9.23	9.21	9.37	N/A
19	RATE ON TOTAL INTEREST FUNDS*	9.38	9.05	9.26	9.15	9.45	N/A
Asset Quality Loan Losses **(% of Average Loans)**							
20	LOAN LOSS PROVISION*	.74	.92	.76	.57	.67	N/A
21	GROSS CHARGE OFFS*	.09	1.63	.72	.75	.64	N/A
22	RECOVERIES / GROSS CHARGE OFFS	20.69	27.52	20.47	11.64	24.35	N/A
23	NET CHARGE OFFS*	.07	1.09	.55	.63	.42	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	3.52	1.36	4.23	2.85	4.58	N/A
Classified Loans **(% of Average Loans)**							
25	PAST DUE >90 DAYS*	.02	1.33	1.32	.60	.95	N/A
26	NONACCRUAL*	.03	2.37	1.34	.65	.75	N/A
27	RENEGOTIATED*	.00	.00	.00	.00	.07	N/A
28	TOTAL CLASSIFIED LOANS*	.09	2.66	3.27	2.06	2.62	N/A
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.28	22.29	18.50	12.92	22.16	N/A
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	32.34	35.16	41.01	38.12	N/A
Interest Sensitivity **(% of Average Loans)**							
31	ASSETS LESS LIABILITIES 0-3 MOS.	5.89	15.10	14.27	15.77	12.36	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS.	-2.25	-5.32	-5.55	-5.26	-3.94	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS.	4.26	1.33	.91	3.09	1.26	N/A
34	ASSETS LESS LIABILITIES >1 YR.	25.83	30.55	30.92	31.92	29.51	N/A
Liquidity							
35	NET LARGE LIAB. / NET EARN. ASSETS*	16.10	21.24	21.33	15.21	21.48	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	84.69	64.24	53.29	55.00	53.93	N/A
37	CORE DEPOSITS / EARNING ASSETS	43.62	78.42	74.32	75.75	71.84	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A
Source of Funds **(% of Earning Assets)**							
39	LOANS TO DEPOSITS	84.91	61.14	66.17	64.61	56.52	N/A
40	DEMAND DEPOSITS--IPC	16.23	16.14	15.17	18.83	16.42	N/A
41	TOTAL DEMAND DEPOSITS	17.73	20.15	20.39	21.28	20.17	N/A
42	SAVINGS DEPOSITS (IPC)	17.55	25.84	26.67	28.60	32.11	N/A
43	TIME DEPOSITS (IPC)	43.80	51.89	49.60	45.94	46.53	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	56.21	70.74	68.87	70.33	69.74	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	26.16	26.65	25.46	25.68	24.93	N/A
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	87.71	103.09	98.07	96.90	99.37	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.30	1.95	N/A
49	BORROWINGS*	.00	.77	.63	.92	2.70	N/A
Use of Funds **(% of Earning Assets)**							
50	FED FUNDS SOLD & REPOS	15.80	8.11	5.73	5.61	2.64	N/A
51	INVESTMENT SECURITIES	17.95	23.01	20.99	27.18	24.00	N/A
52	TOTAL LOANS NET OF UNEARNED DISC.	80.81	61.76	69.03	64.84	64.07	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	8.77	23.35	23.45	24.03	20.24	N/A
54	MEMO: REAL ESTATE LOANS	14.78	17.73	16.75	16.20	21.66	N/A
55	MEMO: PERSONAL LOANS	11.15	18.15	12.10	13.24	14.65	N/A
56	MEMO: AGRICULTURAL LOANS	.22	.73	2.27	.91	1.03	N/A
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	84.12	86.60	89.49	89.89	89.06	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	6.94	5.23	6.07	5.94	5.61	N/A
Capital Position							
60	EFFECTIVE TAX RATE ON NET INCOME*	10.22	15.92	23.60	23.87	10.24	N/A
61	CASH DIVIDEND / NET INCOME	.00	.00	25.65	34.91	18.56	N/A
62	INTERNAL CAPITAL FORMATION RATE	2.01	5.55	7.96	5.85	8.06	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	21.64	8.53	6.37	7.80	7.19	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	22.11	9.35	9.03	8.29	7.66	N/A
Growth Statistics							
65	NET INCOME (1 YR)	N/A	29.73	3.24	5.18	5.47	N/A
66	NET INCOME (5 YR COMPOUND)	N/A	-78.48	100.00	87.59	90.31	N/A
67	AVERAGE ASSETS (1 YR)	N/A	-.46	5.87	5.58	6.38	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	86.17	90.41	51.98	90.92	N/A
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**							
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.54	2.17	1.47	2.97	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.17	.35	.25	.57	N/A

New York

PROFIT DISTRIBUTION PROFILE 1984 NEW YORK BASED ON 193 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	9.64	10.37	10.88	11.31	11.76
2	INTEREST EXPENSE*	7.69	6.66	6.12	5.41	4.36
3	NET INTEREST INCOME (FTE)	2.57	4.07	4.80	5.52	5.01
4	TRUST INCOME	.00	.00	.00	.04	.21
5	SERVICE CHGS. ON DEPOSITS	.00	.10	.23	.33	.41
6	OTHER NONINTEREST INCOME	.09	.14	.22	.42	.80
7	SECURITIES GAINS (LOSSES)	-.06	.00	.00	.02	.07
8	SALARIES & EMPLOYEE BENEFITS*	2.75	2.12	1.74	1.46	1.05
9	OCCUPANCY EXPENSES*	.89	.71	.51	.38	.21
10	OTHER NONINTEREST EXPENSE*	2.05	1.49	1.06	.75	.56
11	TAX PROVISION*	.70	.42	.29	.14	.04
12	RETURN ON ASSETS--NET INCOME	.31	.58	1.05	1.40	1.70
13	RETURN ON EQUITY--NET INCOME	2.38	6.83	12.44	16.34	19.38

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.46	11.37	12.11	12.53	13.03
15	BREAK EVEN YIELD*	11.38	10.52	9.51	9.06	8.21
16	YIELD ON LOANS	11.85	12.43	13.00	13.76	14.65
17	YIELD ON INVESTMENT SEC. (FTE)	8.86	9.68	10.69	12.26	14.12
18	RATE ON TIME & SAVINGS DEPOSITS*	17.10	9.22	8.59	6.05	7.46
19	RATE ON TOTAL INTEREST FUNDS*	16.27	9.29	8.56	8.06	7.46

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.11	.69	.42	.15	.02
21	GROSS CHARGE OFFS*	1.20	.70	.40	.20	.04
22	RECOVERIES / GROSS CHARGE OFFS	5.24	15.96	31.60	46.35	69.25
23	NET CHARGE OFFS*	.96	.50	.23	.09	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.23	3.44	8.77	17.81	41.76

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.29	1.28	.60	.15	.01
26	NONACCRUAL*	2.89	1.44	.49	.04	.00
27	RENEGOTIATED*	.36	.10	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.66	2.95	1.62	.73	.26
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	33.30	19.05	8.60	3.62	.55
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	21.76	31.65	59.53	129.58	205.75

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-1.58	2.96	11.65	21.38	28.91
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.25	-3.43	-.74	1.14	3.28
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.77	.73	3.27	6.92	10.07
34	ASSETS LESS LIABILITIES >1 YR.	7.16	20.95	38.55	49.23	55.36

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	35.40	13.99	.50	-7.75	-22.75
36	LIQUID ASSETS / LARGE LIABILITIES	25.28	60.30	130.21	221.53	407.09
37	CORE DEPOSITS / EARNING ASSETS	33.52	72.19	86.54	91.27	95.33
38	BROKERED DEPOSITS / EARNING ASSETS*	.21	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	37.76	46.82	59.04	69.69	84.17
40	DEMAND DEPOSITS--IPC	8.24	11.62	15.87	23.28	30.06
41	TOTAL DEMAND DEPOSITS	10.52	14.69	19.26	27.16	35.65
42	SAVINGS DEPOSITS (IPC)	8.61	23.61	36.74	44.56	47.76
43	TIME DEPOSITS (IPC)	17.55	25.73	32.94	39.96	45.30
44	TOTAL TIME & SAVINGS DEPOSITS	32.31	53.64	64.82	72.41	76.87
45	MEMO: TIME DEPOSITS OVER 100M*	22.25	14.58	9.27	5.38	2.69
46	DEPOSITS IN FOREIGN OFFICES*	29.08	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	81.57	91.62	95.46	99.31	102.60
48	FED FUNDS PURCHASED & REV. REPOS*	10.16	3.94	.26	.00	.00
49	BORROWINGS*	15.84	6.26	1.25	.00	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.91	2.32	5.18	9.78	17.34
51	INVESTMENT SECURITIES	8.01	17.22	29.45	39.80	50.45
52	TOTAL LOANS NET OF UNEARNED DISC.	36.85	44.49	56.31	66.61	76.84
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.61	6.60	11.67	21.42	29.67
54	MEMO: REAL ESTATE LOANS	1.20	7.43	16.04	22.17	28.20
55	MEMO: PERSONAL LOANS	.88	7.27	16.36	23.60	29.41
56	MEMO: AGRICULTURAL LOANS	.00	.00	.12	1.26	4.61
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	16.22
58	EARNING ASSETS / AVERAGE ASSETS	53.93	68.42	90.62	92.51	93.95
59	NONINT. CASH & DUE / AVG. ASSETS	3.48	4.77	6.17	7.46	9.77

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	43.54	31.79	22.38	13.78	5.49
61	CASH DIVIDEND / NET INCOME	.00	4.52	29.30	48.86	84.43
62	INTERNAL CAPITAL FORMATION RATE	-1.99	3.57	8.19	10.66	14.56
63	EQUITY CAPITAL / AVERAGE ASSETS	4.92	6.37	8.07	10.57	14.59
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.11	6.85	8.50	11.11	15.06

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-21.65	-.81	13.36	31.74	130.11
66	NET INCOME (5 YR COMPOUND)	25.16	83.84	98.45	113.39	134.61
67	AVERAGE ASSETS (1 YR)	2.12	6.98	12.50	18.23	25.83
68	AVERAGE ASSETS (5 YR COMPOUND)	76.40	83.67	90.26	97.92	117.97

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	10.15	3.14	.43	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	10.49	2.61	.50	.02	.00

Bank Administration Institute

New York

MEDIANS BY RESOURCE CLASS FOR 193 BANKS IN NEW YORK

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
	Performance (% of Assets)						
1	INTEREST INCOME (FTE)	11.05	10.45	10.55	10.62	11.16	10.54
2	INTEREST EXPENSE*	5.15	5.67	5.87	6.12	6.11	6.75
3	NET INTEREST INCOME (FTE)	5.52	5.24	4.75	4.75	5.04	3.88
4	TRUST INCOME	.00	.00	.00	.00	.01	.11
5	SERVICE CHGS. ON DEPOSITS	.23	.15	.24	.26	.27	.16
6	OTHER NONINTEREST INCOME	.20	.22	.18	.20	.22	.42
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.01
8	SALARIES & EMPLOYEE BENEFITS*	2.28	1.72	1.74	1.75	1.73	1.58
9	OCCUPANCY EXPENSES*	.48	.56	.53	.56	.47	.44
10	OTHER NONINTEREST EXPENSE*	1.28	1.22	1.06	1.07	1.08	.76
11	TAX PROVISION*	.42	.29	.30	.27	.30	.27
12	RETURN ON ASSETS--NET INCOME	1.48	.94	1.06	1.21	1.20	.60
13	RETURN ON EQUITY--NET INCOME	11.26	10.64	11.64	14.40	15.19	10.73
	Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.23	11.64	11.58	11.70	12.49	12.20
15	BREAK EVEN YIELD*	9.67	10.04	9.70	9.75	9.87	10.15
16	YIELD ON LOANS	13.16	13.25	13.21	13.52	12.95	12.45
17	YIELD ON INVESTMENT SEC. (FTE)	11.47	10.10	9.62	9.51	11.36	12.57
18	RATE ON TIME & SAVINGS DEPOSITS*	7.43	8.30	8.42	8.25	8.57	10.30
19	RATE ON TOTAL INTEREST FUNDS*	7.43	8.44	8.42	8.27	8.65	10.47
	Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	.08	.51	.23	.46	.35	.46
21	GROSS CHARGE OFFS*	.15	.46	.34	.43	.35	.45
22	RECOVERIES / GROSS CHARGE OFFS	14.10	23.15	36.36	30.00	34.95	28.53
23	NET CHARGE OFFS*	.08	.36	.19	.29	.21	.31
24	EARNINGS COVERAGE OF NET CHARGE OFFS	8.25	5.26	10.36	9.65	10.55	5.43
	Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	.56	1.11	.66	1.12	.30	.27
26	NONACCRUAL*	.00	.03	.58	.39	.41	.34
27	RENEGOTIATED*	.20	.00	.00	.00	.00	.05
28	TOTAL CLASSIFIED LOANS*	.56	1.62	1.84	1.95	1.20	1.65
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	2.11	7.06	3.14	12.36	6.22	10.22
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	45.57	53.35	63.05	45.64	56.70	59.20
	Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	20.35	8.24	9.63	14.21	13.76	8.75
32	ASSETS LESS LIABILITIES 3-6 MOS.	-3.68	-1.10	-1.77	-1.32	-.41	.22
33	ASSETS LESS LIABILITIES 6-12 MOS.	2.45	3.20	4.53	3.86	4.13	1.23
34	ASSETS LESS LIABILITIES >1 YR.	42.08	45.49	45.59	43.32	40.29	16.01
	Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-4.62	1.34	-5.58	-1.73	1.16	14.58
36	LIQUID ASSETS / LARGE LIABILITIES	175.83	147.05	195.44	175.94	136.50	27.11
37	CORE DEPOSITS / EARNING ASSETS	89.13	85.24	88.98	89.30	98.71	55.13
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
	Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	45.89	54.45	52.03	56.15	59.10	71.12
40	DEMAND DEPOSITS--IPC	18.58	15.97	14.51	17.35	18.01	14.86
41	TOTAL DEMAND DEPOSITS	20.34	19.64	17.52	19.14	21.22	18.95
42	SAVINGS DEPOSITS (IPC)	33.93	12.37	33.43	43.85	38.09	18.74
43	TIME DEPOSITS (IPC)	35.35	38.38	36.20	25.51	30.38	28.72
44	TOTAL TIME & SAVINGS DEPOSITS	67.18	66.30	65.85	63.74	66.50	44.10
45	MEMO: TIME DEPOSITS OVER 100M*	7.93	11.04	7.73	6.57	9.55	12.58
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	5.78
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93.63	58.52	34.88	57.50	98.30	83.24
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.15	7.55
49	BORROWINGS*	.00	.00	.02	.60	2.61	11.54
	Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	14.61	6.82	6.70	5.65	4.31	4.44
51	INVESTMENT SECURITIES	30.14	32.85	35.21	33.82	31.62	13.91
52	TOTAL LOANS NET OF UNEARNED DISC.	42.01	53.31	48.50	54.75	57.55	64.98
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.51	7.02	8.65	11.66	14.06	17.89
54	MEMO: REAL ESTATE LOANS	19.77	20.85	18.21	17.40	16.97	8.33
55	MEMO: PERSONAL LOANS	21.04	19.85	17.62	17.37	16.61	7.27
56	MEMO: AGRICULTURAL LOANS	3.72	1.16	.56	.12	.00	.02
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	8.32
58	EARNING ASSETS / AVERAGE ASSETS	91.03	90.21	92.17	91.54	91.00	88.54
59	NONINT. CASH & DUE / AVG. ASSETS	7.37	6.83	5.80	6.08	5.84	6.50
	Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	23.79	21.10	21.66	20.12	23.01	26.44
61	CASH DIVIDEND / NET INCOME	29.35	33.71	23.39	23.68	35.35	46.36
62	INTERNAL CAPITAL FORMATION RATE	9.08	6.27	8.98	9.32	8.73	6.35
63	EQUITY CAPITAL / AVERAGE ASSETS	12.51	10.59	9.88	7.81	7.28	5.98
64	PRIMARY CAPITAL / AVERAGE ASSETS	12.69	11.11	10.27	8.32	7.90	6.68
	Growth Statistics						
65	NET INCOME (1 YR)	2.67	4.37	14.29	14.51	16.19	14.74
66	NET INCOME (5 YR COMPOUND)	101.76	81.95	90.69	57.37	104.75	102.31
67	AVERAGE ASSETS (1 YR)	13.31	12.62	12.67	12.68	15.11	7.72
68	AVERAGE ASSETS (5 YR COMPOUND)	88.82	50.90	88.04	52.87	93.50	88.82
	Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.18	.01	.73	5.21
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.10	.36	.90	6.77

North Carolina

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 NORTH CAROLINA BASED ON 63 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.11	10.55	10.99	11.45	11.84
2	INTEREST EXPENSE*	7.20	6.91	6.46	5.81	5.32
3	NET INTEREST INCOME (FTE)	3.68	4.11	4.74	5.31	5.62
4	TRUST INCOME	.00	.00	.00	.00	.17
5	SERVICE CHGS. ON DEPOSITS	.24	.33	.52	.71	.82
6	OTHER NONINTEREST INCOME	.13	.19	.29	.44	.62
7	SECURITIES GAINS (LOSSES)	-.21	-.09	.00	.00	.02
8	SALARIES & EMPLOYEE BENEFITS*	3.10	2.43	2.05	1.55	1.28
9	OCCUPANCY EXPENSES*	.91	.79	.58	.36	.22
10	OTHER NONINTEREST EXPENSE*	1.81	1.44	1.16	.90	.68
11	TAX PROVISION*	.62	.41	.21	.03	.00
12	RETURN ON ASSETS--NET INCOME	.24	.86	1.13	1.30	1.76
13	RETURN ON EQUITY--NET INCOME	4.61	9.00	13.26	15.81	18.35
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.44	11.73	12.28	12.83	13.38
15	BREAK EVEN YIELD*	12.06	11.04	10.35	9.67	8.56
16	YIELD ON LOANS	12.98	13.36	13.52	14.36	14.88
17	YIELD ON INVESTMENT SEC. (FTE)	9.14	9.66	10.36	11.43	12.77
18	RATE ON TIME & SAVINGS DEPOSITS*	9.92	9.47	8.92	8.54	8.17
19	RATE ON TOTAL INTEREST FUNDS*	9.64	9.35	8.93	8.53	8.32
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	1.07	.72	.43	.21	.09
21	GROSS CHARGE OFFS*	1.07	.52	.25	.11	.06
22	RECOVERIES / GROSS CHARGE OFFS	.00	5.72	29.27	65.38	100.00
23	NET CHARGE OFFS*	.59	.27	.15	.05	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-9.56	3.60	11.51	26.79	55.58
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	1.30	.88	.52	.14	.08
26	NONACCRUAL*	.39	.68	.21	.01	.00
27	RENEGOTIATED*	.28	.06	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	2.20	1.54	1.06	.36	.09
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	14.49	10.08	5.00	1.80	.41
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	45.53	68.03	99.60	219.12	1183.05
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	1.70	6.41	12.82	19.70	24.19
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.81	-4.61	-1.50	.48	2.89
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.03	1.00	3.43	7.18	10.63
34	ASSETS LESS LIABILITIES >1 YR.	21.12	26.68	33.44	43.02	48.17
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	22.70	5.03	.36	-8.67	-16.43
36	LIQUID ASSETS / LARGE LIABILITIES	60.42	65.91	150.74	253.18	475.42
37	CORE DEPOSITS / EARNING ASSETS	48.45	78.84	88.24	93.25	95.53
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	41.72	51.93	61.00	73.03	76.21
40	DEMAND DEPOSITS--IPC	11.27	14.38	17.17	22.08	27.87
41	TOTAL DEMAND DEPOSITS	12.41	15.37	18.46	24.24	30.35
42	SAVINGS DEPOSITS (IPC)	24.25	29.32	34.56	38.54	42.65
43	TIME DEPOSITS (IPC)	28.62	35.98	40.83	47.88	51.50
44	TOTAL TIME & SAVINGS DEPOSITS	52.27	64.04	68.94	72.23	76.89
45	MEMO: TIME DEPOSITS OVER 100M*	26.39	14.06	8.11	4.60	2.35
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	68.87	92.15	97.09	98.70	102.82
48	FED FUNDS PURCHASED & REV. REPOS*	6.25	2.40	.65	.30	.00
49	BORROWINGS*	5.00	3.83	1.19	.06	.20
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	.79	2.00	4.01	7.15	13.25
51	INVESTMENT SECURITIES	17.47	27.25	35.17	43.07	52.01
52	TOTAL LOANS, NET OF UNEARNED DISC.	38.88	50.60	59.59	69.68	75.16
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.50	7.55	14.15	20.38	28.05
54	MEMO: REAL ESTATE LOANS	6.69	11.61	15.57	22.90	31.34
55	MEMO: PERSONAL LOANS	11.38	14.27	19.39	23.75	29.44
56	MEMO: AGRICULTURAL LOANS	.00	.15	1.44	3.55	7.53
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.25	87.94	89.69	91.82	92.92
59	NONINT. CASH & DUE / AVG. ASSETS	4.12	5.15	6.17	7.43	9.46
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	33.89	27.41	15.65	4.24	.00
61	CASH DIVIDEND / NET INCOME	.00	2.85	16.28	26.82	28.15
62	INTERNAL CAPITAL FORMATION RATE	3.12	7.20	10.16	12.70	14.45
63	EQUITY CAPITAL / AVERAGE ASSETS	5.31	7.27	8.50	11.23	13.79
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.76	7.56	9.50	11.75	14.43
Growth Statistics						
65	NET INCOME (1 YR)	-13.19	-2.06	16.15	38.05	125.91
66	NET INCOME (5 YR COMPOUND)	58.53	63.03	101.61	108.88	116.33
67	AVERAGE ASSETS (1 YR)	6.27	10.03	13.50	24.58	49.98
68	AVERAGE ASSETS (5 YR COMPOUND)	81.67	86.08	91.39	97.65	106.35
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	9.64	5.53	1.15	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.90	.90	.30	.02	.00

Bank Administration Institute

North Carolina

MEDIANS BY RESOURCE CLASS FOR 63 BANKS IN NORTH CAROLINA

Resource Class--- Size in Millions---	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)						
1 INTEREST INCOME (FTE)	11.02	11.10	10.85	10.99	11.19	11.44
2 INTEREST EXPENSE*	6.17	5.99	6.51	6.47	6.70	6.66
3 NET INTEREST INCOME (FTE)	4.83	4.98	3.86	4.72	4.52	4.38
4 TRUST INCOME	.02	.00	.00	.00	.00	.18
5 SERVICE CHGS. ON DEPOSITS	.55	.52	.34	.57	.60	.65
6 OTHER NONINTEREST INCOME	.34	.26	.22	.25	.30	.45
7 SECURITIES GAINS (LOSSES)	-.05	.00	.00	.00	-.12	-.05
8 SALARIES & EMPLOYEE BENEFITS*	2.78	2.27	1.51	2.02	1.66	2.30
9 OCCUPANCY EXPENSES*	.66	.67	.45	.63	.40	.72
10 OTHER NONINTEREST EXPENSE*	1.37	1.50	1.09	1.21	.85	1.16
11 TAX PROVISION*	.26	.17	.04	.26	.30	.31
12 RETURN ON ASSETS--NET INCOME	1.10	1.02	1.16	1.16	1.52	1.04
13 RETURN ON EQUITY--NET INCOME	9.46	8.92	12.31	13.77	15.97	17.99
Yields and Rates						
14 TAX EQUIV. YIELD ON EARNING ASSETS	12.49	12.38	11.77	11.91	12.14	12.65
15 BREAK EVEN YIELD*	10.42	11.02	10.45	9.82	9.32	10.60
16 YIELD ON LOANS	14.35	14.34	13.50	13.53	13.93	13.59
17 YIELD ON INVESTMENT SEC. (FTE)	9.94	10.03	9.92	9.82	11.04	12.95
18 RATE ON TIME & SAVINGS DEPOSITS*	8.80	8.63	9.31	8.66	8.96	9.22
19 RATE ON TOTAL INTEREST FUNDS*	8.85	8.70	9.32	8.87	8.93	9.20
Asset Quality Loan Losses (% of Average Loans)						
20 LOAN LOSS PROVISION*	.19	.47	.40	.35	.73	.40
21 GROSS CHARGE OFFS*	.30	.13	.17	.37	.24	.27
22 RECOVERIES / GROSS CHARGE OFFS	11.50	45.87	3.76	27.03	41.28	35.39
23 NET CHARGE OFFS*	.20	.05	.14	.22	.20	.18
24 EARNINGS COVERAGE OF NET CHARGE OFFS	12.28	3.57	23.47	8.74	9.92	12.34
Classified Loans (% of Average Loans)						
25 PAST DUE >90 DAYS*	.26	.63	.68	.81	.14	.26
26 NONACCRUAL*	.09	.21	.04	.28	.07	.66
27 RENEGOTIATED*	.00	.00	.00	.00	.00	.06
28 TOTAL CLASSIFIED LOANS*	.36	1.15	1.14	1.14	.72	1.05
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	1.21	5.00	4.90	6.67	2.19	9.27
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	374.12	77.96	73.06	76.98	219.12	121.80
Interest Sensitivity (% of Average Loans)						
31 ASSETS LESS LIABILITIES 0-3 MOS.	12.08	12.38	19.79	7.98	12.39	12.36
32 ASSETS LESS LIABILITIES 3-6 MOS.	-1.58	-.45	-1.92	-5.00	-3.23	-2.34
33 ASSETS LESS LIABILITIES 6-12 MOS.	10.05	4.83	2.11	2.87	3.39	4.66
34 ASSETS LESS LIABILITIES >1 YR.	31.31	15.82	21.80	42.70	28.39	25.95
Liquidity						
35 NET LARGE LIAB. / NET EARN. ASSETS*	-11.16	1.24	-.21	-5.06	-1.41	8.24
36 LIQUID ASSETS / LARGE LIABILITIES	222.54	160.70	150.74	227.68	160.98	55.50
37 CORE DEPOSITS / EARNING ASSETS	94.26	88.84	84.18	92.88	91.09	68.26
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39 LOANS TO DEPOSITS	58.93	63.80	60.73	55.68	53.68	72.55
40 DEMAND DEPOSITS--IPC	23.65	17.81	15.28	17.18	19.35	19.24
41 TOTAL DEMAND DEPOSITS	25.77	18.51	15.86	18.46	20.35	21.24
42 SAVINGS DEPOSITS (IPC)	27.31	36.32	34.78	33.88	36.98	34.96
43 TIME DEPOSITS (IPC)	49.28	42.29	44.77	44.45	36.94	37.47
44 TOTAL TIME & SAVINGS DEPOSITS	73.67	66.28	72.67	69.20	69.18	66.67
45 MEMO: TIME DEPOSITS OVER 100M*	9.11	7.94	10.90	5.81	3.79	8.69
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.50	96.49	96.97	99.32	96.30	95.21
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.38	.08	2.39	5.70
49 BORROWINGS*	.23	.00	.98	.86	2.43	6.12
Use of Funds (% of Earning Assets)						
50 FED FUNDS SOLD & REPOS	3.80	6.83	3.55	3.32	2.59	2.17
51 INVESTMENT SECURITIES	44.27	31.31	35.68	37.92	46.04	22.97
52 TOTAL LOANS NET OF UNEARNED DISC.	51.16	59.67	57.55	54.54	51.50	70.36
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	7.89	9.66	12.66	[illegible]	13.44	19.68
54 MEMO: REAL ESTATE LOANS	7.88	15.39	17.81	19.13	11.42	19.20
55 MEMO: PERSONAL LOANS	27.95	23.59	16.61	17.39	18.00	18.55
56 MEMO: AGRICULTURAL LOANS	6.83	.15	2.81	[illegible]	.46	.37
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58 EARNING ASSETS / AVERAGE ASSETS	89.38	89.69	91.10	89.16	91.60	88.11
59 NONINT. CASH & DUE / AVG. ASSETS	7.41	6.73	5.72	5.22	5.39	7.15
Capital Position						
60 EFFECTIVE TAX RATE ON NET INCOME*	23.56	11.72	3.43	18.92	20.55	19.52
61 CASH DIVIDEND / NET INCOME	16.91	.00	5.70	19.12	18.95	23.17
62 INTERNAL CAPITAL FORMATION RATE	6.37	8.92	10.81	10.38	14.11	12.43
63 EQUITY CAPITAL / AVERAGE ASSETS	12.07	11.47	9.16	9.04	8.75	6.33
64 PRIMARY CAPITAL / AVERAGE ASSETS	12.85	11.93	9.73	9.87	9.39	7.01
Growth Statistics						
65 NET INCOME (1 YR)	3.93	12.10	3.27	12.14	18.87	25.84
66 NET INCOME (5 YR COMPOUND)	[illegible]	55.82	100.15	103.14	101.17	104.31
67 AVERAGE ASSETS (1 YR)	[illegible]	13.92	18.25	11.21	15.76	13.46
68 AVERAGE ASSETS (5 YR COMPOUND)	[illegible]	85.14	95.29	86.55	57.72	96.04
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.30	.22	.71	.15	10.18
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.13	.24	.11	.35	1.07

North Dakota

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 NORTH DAKOTA BASED ON 177 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.23	10.72	11.02	11.42	11.81
2	INTEREST EXPENSE*	7.62	7.39	7.05	6.60	6.25
3	NET INTEREST INCOME (FTE)	3.23	3.55	4.06	4.55	4.98
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.06	.11	.22	.33	.44
6	OTHER NONINTEREST INCOME	.05	.10	.19	.32	.45
7	SECURITIES GAINS (LOSSES)	-.07	-.02	.00	.01	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.20	1.79	1.50	1.21	1.03
9	OCCUPANCY EXPENSES*	.71	.46	.35	.24	.13
10	OTHER NONINTEREST EXPENSE*	1.29	1.08	.88	.67	.51
11	TAX PROVISION*	.51	.37	.19	.05	-.37
12	RETURN ON ASSETS--NET INCOME	.21	.65	.99	1.34	1.61
13	RETURN ON EQUITY--NET INCOME	2.19	7.62	11.95	14.60	17.03

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.15	11.57	12.00	12.50	12.99
15	BREAK EVEN YIELD*	11.19	10.74	10.09	9.57	9.15
16	YIELD ON LOANS	12.23	13.07	13.55	14.11	14.62
17	YIELD ON INVESTMENT SEC. (FTE)	9.43	10.02	10.65	11.04	11.87
18	RATE ON TIME & SAVINGS DEPOSITS*	9.76	9.44	9.12	8.78	8.37
19	RATE ON TOTAL INTEREST FUNDS*	9.77	9.47	9.13	8.73	8.33

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.84	1.55	.84	.34	.02
21	GROSS CHARGE OFFS*	2.77	1.57	.90	.33	.04
22	RECOVERIES / GROSS CHARGE OFFS	.00	2.33	9.09	28.95	65.91
23	NET CHARGE OFFS*	2.41	1.34	.69	.24	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.50	1.31	3.34	6.35	16.75

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	6.47	3.21	1.76	.73	.33
26	NONACCRUAL*	3.43	1.96	.79	.03	.00
27	RENEGOTIATED*	.47	.01	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	7.17	4.93	3.04	1.74	.54
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	60.84	37.09	18.20	8.05	1.96
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	14.68	23.57	34.15	55.82	147.50

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-1.56	3.26	11.49	18.76	26.55
32	ASSETS LESS LIABILITIES 3-6 MOS.	-10.53	-8.05	-4.53	-1.50	1.42
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.01	.82	3.20	7.50	11.27
34	ASSETS LESS LIABILITIES >1 YR.	11.55	20.37	27.90	37.31	43.74

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	12.11	2.99	-4.59	-12.27	-21.41
36	LIQUID ASSETS / LARGE LIABILITIES	90.52	116.41	185.41	361.66	566.62
37	CORE DEPOSITS / EARNING ASSETS	81.36	85.21	90.37	93.32	95.96
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	37.43	44.38	57.57	68.51	74.34
40	DEMAND DEPOSITS--IPC	7.41	9.03	11.24	14.53	17.12
41	TOTAL DEMAND DEPOSITS	9.20	10.31	13.01	16.20	19.57
42	SAVINGS DEPOSITS (IPC)	20.68	23.92	26.84	32.37	35.46
43	TIME DEPOSITS (IPC)	44.43	48.99	54.18	58.37	61.41
44	TOTAL TIME & SAVINGS DEPOSITS	59.77	64.20	68.76	72.35	76.00
45	MEMO: TIME DEPOSITS OVER 100M*	13.34	8.18	5.40	2.62	1.47
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	86.74	92.90	95.30	97.76	100.22
48	FED FUNDS PURCHASED & REV. REPOS*	3.32	1.05	.23	.00	.00
49	BORROWINGS*	7.39	2.16	.46	.00	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.77	2.36	4.15	6.27	10.35
51	INVESTMENT SECURITIES	19.98	27.64	37.45	51.06	56.98
52	TOTAL LOANS NET OF UNEARNED DISC.	35.25	42.40	54.26	63.54	69.41
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.30	6.19	10.09	16.97	24.67
54	MEMO: REAL ESTATE LOANS	3.79	6.31	10.69	14.20	17.96
55	MEMO: PERSONAL LOANS	2.38	3.25	5.34	9.01	12.82
56	MEMO: AGRICULTURAL LOANS	5.57	11.67	21.54	29.32	38.56
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.09	90.56	92.47	93.63	94.57
59	NONINT. CASH & DUE / AVG. ASSETS	2.71	3.41	4.29	5.54	7.70

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	39.13	27.97	15.67	9.45	.22
61	CASH DIVIDENDS / NET INCOME	.00	8.70	31.75	58.06	103.66
62	INTERNAL CAPITAL FORMATION RATE	-3.65	1.20	6.64	9.38	13.71
63	EQUITY CAPITAL / AVERAGE ASSETS	6.26	7.41	8.61	10.13	12.19
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.67	7.89	9.15	10.58	12.56

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-72.57	-31.12	.66	32.86	125.36
66	NET INCOME (5 YR COMPOUND)	-95.02	-73.97	78.08	56.51	105.01
67	AVERAGE ASSETS (1 YR)	.11	3.21	5.52	9.42	13.42
68	AVERAGE ASSETS (5 YR COMPOUND)	77.90	85.32	89.58	94.17	98.99

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.03	1.21	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.81	.47	.09	.00	.00

Bank Administration Institute

North Dakota

MEDIANS BY RESOURCE CLASS FOR 177 BANKS IN NORTH DAKOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)						
1 INTEREST INCOME (FTE)	11.24	11.23	10.94	10.75	10.92	N/A
2 INTEREST EXPENSE*	6.46	6.94	7.23	7.19	6.82	N/A
3 NET INTEREST INCOME (FTE)	4.84	4.31	3.73	3.58	4.20	N/A
4 TRUST INCOME	.00	.00	.00	.00	.00	N/A
5 SERVICE CHGS. ON DEPOSITS	.17	.19	.20	.22	.25	N/A
6 OTHER NONINTEREST INCOME	.20	.14	.19	.20	.29	N/A
7 SECURITIES GAINS (LOSSES)	.00	.00	-.01	.00	.00	N/A
8 SALARIES & EMPLOYEE BENEFITS*	1.95	1.61	1.31	1.33	1.36	N/A
9 OCCUPANCY EXPENSES*	.39	.37	.33	.30	.40	N/A
10 OTHER NONINTEREST EXPENSE*	.95	.87	.78	.94	.98	N/A
11 TAX PROVISION*	.26	.17	.24	.16	.21	N/A
12 RETURN ON ASSETS--NET INCOME	1.00	.98	1.09	.80	.85	N/A
13 RETURN ON EQUITY--NET INCOME	9.76	11.32	13.51	11.05	13.19	N/A
Yields and Rates						
14 TAX EQUIV. YIELD ON EARNING ASSETS	12.25	12.13	11.85	11.65	11.43	N/A
15 BREAK EVEN YIELD*	10.63	10.44	10.02	10.31	9.62	N/A
16 YIELD ON LOANS	14.43	13.84	13.51	13.19	13.07	N/A
17 YIELD ON INVESTMENT SEC. (FTE)	10.93	10.70	10.94	10.02	11.75	N/A
18 RATE ON TIME & SAVINGS DEPOSITS*	8.66	9.14	9.27	9.32	9.16	N/A
19 RATE ON TOTAL INTEREST FUNDS*	8.64	9.18	9.30	8.98	9.13	N/A
Asset Quality Loan Losses **(% of Average Loans)**						
20 LOAN LOSS PROVISION*	.35	.97	.69	1.04	.34	N/A
21 GROSS CHARGE OFFS*	.21	.95	.87	1.33	1.26	N/A
22 RECOVERIES / GROSS CHARGE OFFS	10.24	6.45	10.72	14.92	11.49	N/A
23 NET CHARGE OFFS*	.07	.78	.62	.82	.84	N/A
24 EARNINGS COVERAGE OF NET CHARGE OFFS	2.87	3.12	4.35	1.94	3.67	N/A
Classified Loans **(% of Average Loans)**						
25 PAST DUE >90 DAYS*	2.40	2.17	1.54	1.27	.75	N/A
26 NONACCRUAL*	.00	.42	.69	1.90	1.64	N/A
27 RENEGOTIATED*	.00	.00	.00	.00	.04	N/A
28 TOTAL CLASSIFIED LOANS*	2.47	3.95	2.65	3.23	2.77	N/A
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	3.94	10.44	14.26	22.94	22.64	N/A
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	34.02	22.40	40.54	29.55	41.27	N/A
Interest Sensitivity **(% of Average Loans)**						
31 ASSETS LESS LIABILITIES 0-3 MOS.	12.49	10.65	10.22	11.87	12.58	N/A
32 ASSETS LESS LIABILITIES 3-6 MOS.	-3.31	-3.24	-1.25	-4.40	-3.23	N/A
33 ASSETS LESS LIABILITIES 6-12 MOS.	2.64	3.58	3.17	.72	2.32	N/A
34 ASSETS LESS LIABILITIES >1 YR.	30.08	27.90	29.28	23.87	20.77	N/A
Liquidity						
35 NET LARGE LIAB. / NET EARN. ASSETS*	-8.20	-5.55	-3.43	-6.05	5.62	N/A
36 LIQUID ASSETS / LARGE LIABILITIES	257.32	225.60	154.19	173.24	103.22	N/A
37 CORE DEPOSITS / EARNING ASSETS	91.95	90.34	91.42	90.78	87.36	N/A
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A
Source of Funds **(% of Earning Assets)**						
39 LOANS TO DEPOSITS	50.81	54.58	56.56	61.49	71.81	N/A
40 DEMAND DEPOSITS--IPC	15.06	10.92	8.84	9.81	14.34	N/A
41 TOTAL DEMAND DEPOSITS	16.82	12.90	11.19	11.16	18.04	N/A
42 SAVINGS DEPOSITS (IPC)	24.11	24.82	24.73	30.39	23.53	N/A
43 TIME DEPOSITS (IPC)	50.07	53.04	55.22	54.14	33.43	N/A
44 TOTAL TIME & SAVINGS DEPOSITS	64.75	68.75	70.19	71.40	57.35	N/A
45 MEMO: TIME DEPOSITS OVER 100M*	3.87	4.80	4.03	5.55	2.37	N/A
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95.27	95.53	94.00	96.46	96.53	N/A
48 FED FUNDS PURCHASED & Rev. REPOS*	.00	.00	.00	.74	4.44	N/A
49 BORROWINGS*	.08	.19	.24	1.35	7.41	N/A
Use of Funds **(% of Earning Assets)**						
50 FED FUNDS SOLD & REPOS	6.10	4.98	3.77	3.64	3.22	N/A
51 INVESTMENT SECURITIES	36.86	40.34	35.39	36.24	24.21	N/A
52 TOTAL LOANS NET OF UNEARNED DISC.	43.67	51.55	54.80	58.24	65.21	N/A
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.12	7.63	7.63	13.33	22.46	N/A
54 MEMO: REAL ESTATE LOANS	7.64	5.07	10.31	12.81	15.90	N/A
55 MEMO: PERSONAL LOANS	7.42	4.40	4.07	7.90	11.13	N/A
56 MEMO: AGRICULTURAL LOANS	15.52	24.94	21.62	17.23	7.12	N/A
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58 EARNING ASSETS / AVERAGE ASSETS	92.36	92.47	92.88	92.40	89.47	N/A
59 NONINT. CASH & DUE / AVG. ASSETS	5.29	4.20	3.27	4.22	6.44	N/A
Capital Position						
60 EFFECTIVE TAX RATE ON NET INCOME*	22.50	16.96	20.30	23.51	21.03	N/A
61 CASH DIVIDEND / NET INCOME	30.61	30.00	39.45	12.27	36.08	N/A
62 INTERNAL CAPITAL FORMATION RATE	7.28	6.99	5.33	5.10	7.35	N/A
63 EQUITY CAPITAL / AVERAGE ASSETS	10.79	9.05	8.47	7.59	6.31	N/A
64 PRIMARY CAPITAL / AVERAGE ASSETS	11.42	9.44	8.65	8.23	6.89	N/A
Growth Statistics						
65 NET INCOME (1 YR)	26.43	-1.70	3.12	-9.98	24.90	N/A
66 NET INCOME (5 YR COMPOUND)	76.95	82.27	82.45	-55.46	77.41	N/A
67 AVERAGE ASSETS (1 YR)	4.54	7.00	5.73	4.27	9.41	N/A
68 AVERAGE ASSETS (5 YR COMPOUND)	84.87	50.04	51.02	69.31	39.07	N/A
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**						
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.02	.03	.48	.38	N/A
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.20	.20	1.09	N/A

Ohio

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 OHIO BASED ON 320 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.10	10.42	10.78	11.15	11.73
2	INTEREST EXPENSE*	7.57	7.26	6.85	6.37	5.82
3	NET INTEREST INCOME (FTE)	3.18	3.55	4.04	4.56	5.33
4	TRUST INCOME	.00	.00	.00	.00	.22
5	SERVICE CHGS. ON DEPOSITS	.10	.17	.25	.36	.49
6	OTHER NONINTEREST INCOME	.10	.15	.22	.32	.49
7	SECURITIES GAINS (LOSSES)	-.08	-.01	.00	.01	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.05	1.73	1.43	1.20	.98
9	OCCUPANCY EXPENSES*	.72	.53	.39	.28	.18
10	OTHER NONINTEREST EXPENSE*	1.56	1.25	1.02	.84	.70
11	TAX PROVISION*	.56	.35	.17	.01	-.05
12	RETURN ON ASSETS--NET INCOME	.25	.76	1.03	1.32	1.64
13	RETURN ON EQUITY--NET INCOME	4.26	9.35	12.10	14.84	17.53

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.96	11.36	11.78	12.22	12.80
15	BREAK EVEN YIELD*	10.67	10.48	10.01	9.54	8.87
16	YIELD ON LOANS	12.05	12.55	13.07	13.53	14.27
17	YIELD ON INVESTMENT SEC. (FTE)	8.85	9.56	10.24	11.16	12.52
18	RATE ON TIME & SAVINGS DEPOSITS*	9.35	9.26	8.90	8.43	8.05
19	RATE ON TOTAL INTEREST FUNDS*	9.58	9.26	8.93	8.46	8.03

Asset Quality Loan Losses

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.51	.85	.31	.26	.07
21	GROSS CHARGE OFFS*	1.62	1.04	.57	.26	.11
22	RECOVERIES / GROSS CHARGE OFFS	6.47	13.27	27.27	46.15	63.55
23	NET CHARGE OFFS*	1.38	.76	.36	.15	.02
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.82	2.76	6.30	12.65	32.45

Classified Loans

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.59	2.17	1.04	.55	.20
26	NONACCRUAL*	2.52	1.42	.59	.08	.00
27	RENEGOTIATED*	.53	.05	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.49	3.73	2.36	1.18	.51
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	38.44	21.64	12.82	5.93	1.87
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	17.15	27.60	44.74	82.52	202.65

Interest Sensitivity

(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-3.01	1.94	7.66	14.82	22.17
32	ASSETS LESS LIABILITIES 3-6 MOS.	-8.13	-6.04	-3.44	-.44	2.43
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.17	.25	2.55	5.68	9.38
34	ASSETS LESS LIABILITIES >1 YR.	11.31	19.50	28.30	46.36	54.42

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	11.29	3.32	-3.52	-10.94	-20.23
36	LIQUID ASSETS / LARGE LIABILITIES	55.59	97.92	163.57	358.02	745.04
37	CORE DEPOSITS / EARNING ASSETS	77.38	84.55	89.54	93.26	97.17
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	40.81	50.31	59.50	67.71	74.63
40	DEMAND DEPOSITS--IPC	7.60	9.53	11.79	15.11	19.61
41	TOTAL DEMAND DEPOSITS	8.65	11.36	13.90	17.93	22.27
42	SAVINGS DEPOSITS (IPC)	23.83	27.94	32.67	37.36	42.18
43	TIME DEPOSITS (IPC)	34.51	40.92	46.52	52.97	56.68
44	TOTAL TIME & SAVINGS DEPOSITS	59.19	65.63	71.00	75.60	79.69
45	MEMO: TIME DEPOSITS OVER 100M*	13.40	6.31	4.36	2.55	.67
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	88.50	91.93	95.24	98.20	100.65
48	FED FUNDS PURCHASED & REV. REPOS*	5.63	4.21	.85	.00	.00
49	BORROWINGS*	10.14	4.93	1.28	.00	.00

Use of Funds

(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.67	3.01	5.63	10.33	17.13
51	INVESTMENT SECURITIES	16.95	23.48	32.90	41.77	50.71
52	TOTAL LOANS NET OF UNEARNED DISC.	38.61	47.76	56.47	63.43	70.17
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.10	4.10	8.15	12.86	17.68
54	MEMO: REAL ESTATE LOANS	11.54	17.05	23.08	29.77	36.00
55	MEMO: PERSONAL LOANS	7.91	11.56	15.88	21.97	28.85
56	MEMO: AGRICULTURAL LOANS	.01	.21	1.27	5.25	10.62
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.15	89.87	91.68	93.27	94.34
59	NONINT. CASH & DUE / AVG. ASSETS	3.28	4.18	5.33	6.96	8.26

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	36.08	27.07	15.72	4.37	.00
61	CASH DIVIDENDS / NET INCOME	.00	15.17	29.02	45.05	73.68
62	INTERNAL CAPITAL FORMATION RATE	-1.09	4.19	7.91	10.28	12.63
63	EQUITY CAPITAL / AVERAGE ASSETS	6.30	7.06	8.14	9.61	12.55
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.80	7.69	8.75	10.20	13.14

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-33.03	-3.23	13.73	42.96	142.83
66	NET INCOME (5 YR COMPOUND)	-87.72	-44.20	30.01	55.10	105.55
67	AVERAGE ASSETS (1 YR)	2.12	6.16	9.27	13.32	20.17
68	AVERAGE ASSETS (5 YR COMPOUND)	24.25	62.51	88.51	94.07	100.40

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.16	1.89	.02	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.29	.41	.06	.00	.00

MEDIANS BY RESOURCE CLASS FOR 320 BANKS IN OHIO

Performance (% of Assets)

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1 INTEREST INCOME (FTE)	10.30	10.72	10.74	10.75	10.92	11.03
2 INTEREST EXPENSE*	5.65	6.85	7.03	7.02	6.83	6.54
3 NET INTEREST INCOME (FTE)	5.08	4.07	3.82	3.77	4.09	4.60
4 TRUST INCOME	.00	.00	.00	.00	.01	.32
5 SERVICE CHGS. ON DEPOSITS	.30	.23	.21	.25	.27	.34
6 OTHER NONINTEREST INCOME	.32	.21	.19	.20	.22	.44
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	2.04	1.51	1.39	1.36	1.38	1.65
9 OCCUPANCY EXPENSES*	.33	.41	.38	.36	.39	.48
10 OTHER NONINTEREST EXPENSE*	1.21	1.05	.92	.99	1.02	1.07
11 TAX PROVISION*	.15	.16	.13	.17	.19	.20
12 RETURN ON ASSETS--NET INCOME	1.50	1.01	1.03	1.00	.91	1.16
13 RETURN ON EQUITY--NET INCOME	11.05	10.74	11.67	12.15	12.44	15.74

Yields and Rates

	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
14 TAX EQUIV. YIELD ON EARNING ASSETS	11.47	11.73	11.61	11.65	11.92	12.44
15 BREAK EVEN YIELD*	9.47	10.09	10.09	10.00	9.91	9.75
16 YIELD ON LOANS	13.34	13.16	13.02	13.15	12.90	12.56
17 YIELD ON INVESTMENT SEC. (FTE)	9.80	10.23	9.57	9.65	11.44	14.17
18 RATE ON TIME & SAVINGS DEPOSITS*	8.05	8.95	9.02	9.01	8.80	8.97
19 RATE ON TOTAL INTEREST FUNDS*	3.05	8.95	9.01	9.00	8.85	9.16

Asset Quality Loan Losses
(% of Average Loans)

	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
20 LOAN LOSS PROVISION*	.37	.45	.53	.47	.61	.60
21 GROSS CHARGE OFFS*	.62	.66	.49	.56	.39	.51
22 RECOVERIES / GROSS CHARGE OFFS	13.98	12.05	23.46	18.83	27.58	28.81
23 NET CHARGE OFFS*	.46	.31	.34	.33	.40	.35
24 EARNINGS COVERAGE OF NET CHARGE OFFS	2.94	4.38	7.44	6.56	6.33	7.16

Classified Loans
(% of Average Loans)

	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
25 PAST DUE >90 DAYS*	1.32	2.35	1.55	1.00	.75	.58
26 NONACCRUAL*	.00	.20	.55	.73	.96	1.15
27 RENEGOTIATED*	.00	.00	.00	.00	.00	.11
28 TOTAL CLASSIFIED LOANS*	1.32	3.32	2.41	1.94	2.23	2.44
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	6.84	12.44	13.30	11.96	15.26	19.07
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	43.19	38.77	36.69	50.13	49.40	49.50

Interest Sensitivity
(% of Average Loans)

	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
31 ASSETS LESS LIABILITIES 0-3 MOS.	14.23	5.87	4.78	5.04	10.23	13.35
32 ASSETS LESS LIABILITIES 3-6 MOS.	-.63	-2.90	-4.55	-4.45	-2.93	-2.27
33 ASSETS LESS LIABILITIES 6-12 MOS.	3.49	2.35	3.61	2.12	3.14	1.46
34 ASSETS LESS LIABILITIES >1 YR.	35.49	41.65	43.18	39.92	35.68	32.98

Liquidity

	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
35 NET LARGE LIAB. / NET EARN. ASSETS*	-7.53	-8.46	-6.03	-2.30	-2.05	15.75
36 LIQUID ASSETS / LARGE LIABILITIES	1052.02	318.58	239.77	146.95	120.77	61.11
37 CORE DEPOSITS / EARNING ASSETS	91.12	92.14	90.57	88.65	88.52	92.41
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
39 LOANS TO DEPOSITS	52.68	56.62	56.41	60.45	62.45	73.15
40 DEMAND DEPOSITS--IPC	15.14	10.84	10.78	11.13	12.67	17.46
41 TOTAL DEMAND DEPOSITS	17.89	12.61	12.62	12.47	14.22	20.04
42 SAVINGS DEPOSITS (IPC)	33.30	32.18	34.03	31.81	33.34	30.50
43 TIME DEPOSITS (IPC)	43.41	49.14	49.01	53.25	45.42	35.80
44 TOTAL TIME & SAVINGS DEPOSITS	62.42	71.01	73.52	72.65	70.55	61.47
45 MEMO: TIME DEPOSITS OVER 100M*	.29	3.16	3.98	5.71	5.58	6.53
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.32	96.85	96.76	94.91	94.12	93.05
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.12	1.24	4.05	10.55
49 BORROWINGS*	.00	.00	.52	2.73	4.76	12.32

Use of Funds
(% of Earning Assets)

	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
50 FED FUNDS SOLD & REPOS	14.83	5.02	5.07	4.80	5.71	5.59
51 INVESTMENT SECURITIES	33.67	34.88	39.25	33.15	27.76	20.86
52 TOTAL LOANS NET OF UNEARNED DISC.	50.82	54.01	53.55	57.27	58.66	65.14
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.58	4.07	5.68	6.61	11.98	18.14
54 MEMO: REAL ESTATE LOANS	19.34	27.42	25.88	22.05	22.91	15.52
55 MEMO: PERSONAL LOANS	16.59	14.81	13.73	16.25	17.40	19.24
56 MEMO: AGRICULTURAL LOANS	5.66	3.43	2.50	2.75	.49	.07
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.13
58 EARNING ASSETS / AVERAGE ASSETS	91.43	92.02	92.46	92.17	91.64	88.43
59 NONINT. CASH & DUE / AVG. ASSETS	6.37	5.48	4.67	4.54	5.36	7.72

Capital Position

	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
60 EFFECTIVE TAX RATE ON NET INCOME*	9.09	13.21	13.26	17.65	18.04	18.37
61 CASH DIVIDEND / NET INCOME	15.15	18.37	25.46	32.77	42.23	35.01
62 INTERNAL CAPITAL FORMATION RATE	3.91	8.49	8.56	7.67	7.39	7.54
63 EQUITY CAPITAL / AVERAGE ASSETS	13.02	9.39	8.48	8.04	7.64	6.83
64 PRIMARY CAPITAL / AVERAGE ASSETS	13.47	9.99	8.57	8.50	8.14	7.45

Growth Statistics

	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
65 NET INCOME (1 YR)	11.33	3.36	11.49	14.52	24.03	18.27
66 NET INCOME (5 YR COMPOUND)	.00	65.92	77.51	83.30	84.06	96.50
67 AVERAGE ASSETS (1 YR)	7.28	9.82	9.22	9.16	9.76	8.76
68 AVERAGE ASSETS (5 YR COMPOUND)	92.69	88.51	87.37	88.88	91.11	86.33

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.46	.74	9.42
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.00	.10	.32	2.16

Oklahoma

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1994 OKLAHOMA BASED ON 539 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.19	10.73	11.29	11.90	12.42
2	INTEREST EXPENSE*	7.83	7.45	6.55	6.43	5.71
3	NET INTEREST INCOME (FTE)	3.25	3.77	4.31	5.01	5.72
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.13	.26	.45	.70	1.01
6	OTHER NONINTEREST INCOME	.06	.10	.19	.33	.57
7	SECURITIES GAINS (LOSSES)	-.05	.00	.00	.02	.10
8	SALARIES & EMPLOYEE BENEFITS*	2.67	2.12	1.76	1.35	1.17
9	OCCUPANCY EXPENSES*	.97	.64	.45	.30	.20
10	OTHER NONINTEREST EXPENSE*	2.04	1.53	1.15	.86	.64
11	TAX PROVISION*	.38	.28	.02	.00	-.15
12	RETURN ON ASSETS--NET INCOME	-1.71	.10	.91	1.40	1.78
13	RETURN ON EQUITY--NET INCOME	-14.46	1.03	10.68	14.97	19.15

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.21	11.81	12.43	13.24	13.90
15	BREAK EVEN YIELD*	12.33	11.37	10.49	9.80	9.06
16	YIELD ON LOANS	13.09	13.73	14.42	15.05	15.90
17	YIELD ON INVESTMENT SEC. (FTE)	8.12	9.04	9.57	10.88	11.97
18	RATE ON TIME & SAVINGS DEPOSITS*	10.11	9.78	9.43	9.05	8.50
19	RATE ON TOTAL INTEREST FUNDS*	10.12	9.75	9.42	9.04	8.49

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	4.19	2.33	1.14	.58	.23
21	GROSS CHARGE OFFS*	4.60	2.42	1.25	.60	.20
22	RECOVERIES / GROSS CHARGE OFFS	2.73	7.12	16.14	35.63	62.22
23	NET CHARGE OFFS*	3.55	1.92	.54	.37	.04
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.22	1.11	2.69	6.08	14.49

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS	3.03	1.35	.53	.27	.07
26	NONACCRUAL*	4.35	2.58	1.09	.16	.00
27	RENEGOTIATED*	.69	.09	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	7.12	4.66	2.52	1.12	.25
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	49.21	30.26	14.77	5.14	.72
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	17.52	28.34	41.64	79.57	188.86

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-6.30	1.60	9.15	19.64	30.25
32	ASSETS LESS LIABILITIES 3-6 MOS.	-12.45	-8.76	-5.61	-1.29	1.91
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.80	.55	3.84	7.06	10.23
34	ASSETS LESS LIABILITIES >1 YR.	13.72	20.97	29.71	33.77	46.52

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	35.26	20.73	7.13	-4.33	-15.22
36	LIQUID ASSETS / LARGE LIABILITIES	29.70	46.95	79.59	149.75	302.43
37	CORE DEPOSITS / EARNING ASSETS	60.01	71.66	81.62	88.43	92.65
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	37.18	49.94	62.29	70.78	77.07
40	DEMAND DEPOSITS--IPC	9.55	11.75	14.80	18.44	21.63
41	TOTAL DEMAND DEPOSITS	11.00	13.64	16.70	20.66	24.69
42	SAVINGS DEPOSITS (IPC)	14.18	18.95	24.57	29.41	34.89
43	TIME DEPOSITS (IPC)	43.37	49.64	55.42	61.57	65.98
44	TOTAL TIME & SAVINGS DEPOSITS	58.39	64.40	70.07	74.27	77.79
45	MEMO: TIME DEPOSITS OVER 100M*	36.77	25.88	15.84	9.66	4.95
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.26	95.52	98.28	100.70	103.12
48	FED FUNDS PURCHASED & REV. REPOS*	1.55	.32	.00	.00	.00
49	BORROWINGS*	2.62	.91	.00	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.27	2.45	5.15	8.54	14.06
51	INVESTMENT SECURITIES	14.46	21.60	30.05	39.30	49.33
52	TOTAL LOANS NET OF UNEARNED DISC.	35.75	48.72	60.48	69.62	75.62
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.20	8.86	14.31	23.07	31.10
54	MEMO: REAL ESTATE LOANS	5.41	9.79	16.83	24.83	31.41
55	MEMO: PERSONAL LOANS	5.12	8.03	12.27	17.80	24.82
56	MEMO: AGRICULTURAL LOANS	.00	.59	4.24	11.96	21.24
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.49	89.12	90.54	92.57	93.79
59	NONINT. CASH & DUE / AVG. ASSETS	3.53	4.19	5.23	6.75	8.48

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	38.77	23.96	6.33	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	16.17	51.52	96.60
62	INTERNAL CAPITAL FORMATION RATE	-20.51	-3.86	5.26	9.93	13.62
63	EQUITY CAPITAL / AVERAGE ASSETS	6.40	7.34	8.48	10.08	13.41
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.26	8.05	9.09	10.73	13.99

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-151.64	-46.94	-8.51	36.90	164.74
66	NET INCOME (5 YR COMPOUND)	-120.51	-88.48	72.22	96.08	112.02
67	AVERAGE ASSETS (1 YR)	-2.65	2.61	7.37	12.51	21.17
68	AVERAGE ASSETS (5 YR COMPOUND)	81.01	88.38	94.70	101.10	108.94

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	6.25	2.96	.57	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.39	.93	.27	.00	.00

Bank Administration Institute

Oklahoma

MEDIANS BY RESOURCE CLASS FOR 539 BANKS IN OKLAHOMA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)						
1 INTEREST INCOME (FTE)	11.40	11.50	11.16	11.05	11.54	10.28
2 INTEREST EXPENSE*	6.48	6.92	6.96	7.02	7.23	6.94
3 NET INTEREST INCOME (FTE)	4.92	4.56	4.17	4.01	4.27	3.25
4 TRUST INCOME	.00	.00	.00	.00	.03	.11
5 SERVICE CHGS. ON DEPOSITS	.40	.50	.45	.45	.40	.18
6 OTHER NONINTEREST INCOME	.19	.15	.17	.19	.20	.68
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.01	.02
8 SALARIES & EMPLOYEE BENEFITS*	2.20	1.84	1.63	1.45	1.53	1.51
9 OCCUPANCY EXPENSES*	.62	.46	.46	.42	.43	.57
10 OTHER NONINTEREST EXPENSE*	1.40	1.35	1.09	1.02	.92	1.17
11 TAX PROVISION*	.00	.02	.04	.37	.33	-.27
12 RETURN ON ASSETS--NET INCOME	.64	.88	1.03	.94	.89	-.11
13 RETURN ON EQUITY--NET INCOME	7.64	9.66	12.28	11.23	10.83	-1.59
Yields and Rates						
14 TAX EQUIV. YIELD ON EARNING ASSETS	12.53	12.58	12.25	12.14	12.63	11.79
15 BREAK EVEN YIELD*	10.97	10.73	10.28	10.20	10.34	11.17
16 YIELD ON LOANS	14.92	14.72	14.37	14.13	13.80	12.22
17 YIELD ON INVESTMENT SEC. (FTE)	10.37	10.05	9.76	9.41	11.55	14.02
18 RATE ON TIME & SAVINGS DEPOSITS*	9.18	9.33	9.47	9.22	9.61	10.21
19 RATE ON TOTAL INTEREST FUNDS*	9.17	9.35	9.46	9.51	9.29	10.18
Asset Quality Loan Losses **(% of Average Loans)**						
20 LOAN LOSS PROVISION*	1.08	1.21	.51	1.17	1.30	2.78
21 GROSS CHARGE OFFS*	.69	1.31	1.27	1.23	1.77	2.69
22 RECOVERIES / GROSS CHARGE OFFS	14.47	16.35	15.67	15.91	11.88	11.31
23 NET CHARGE OFFS*	.66	.94	.55	.95	1.33	2.37
24 EARNINGS COVERAGE OF NET CHARGE OFFS	2.94	2.34	2.54	2.33	2.29	.95
Classified Loans **(% of Average Loans)**						
25 PAST DUE >90 DAYS*	.73	1.10	.59	.97	1.26	.48
26 NONACCRUAL*	.01	.85	.61	1.49	2.19	4.59
27 RENEGOTIATED*	.00	.30	.00	.00	.05	.73
28 TOTAL CLASSIFIED LOANS*	1.31	2.48	2.26	2.77	3.31	5.00
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	6.04	14.12	12.63	16.37	24.13	51.79
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	47.00	42.12	41.71	41.69	36.32	33.36
Interest Sensitivity **(% of Average Loans)**						
31 ASSETS LESS LIABILITIES 0-3 MOS.	7.24	7.75	9.28	9.22	15.40	5.51
32 ASSETS LESS LIABILITIES 3-6 MOS.	-4.97	-5.72	-5.25	-6.49	-4.62	-4.63
33 ASSETS LESS LIABILITIES 6-12 MOS.	5.66	4.45	4.89	3.32	1.07	1.00
34 ASSETS LESS LIABILITIES >1 YR.	31.90	25.77	30.73	30.38	25.16	13.22
Liquidity						
35 NET LARGE LIAB. / NET EARN. ASSETS*	2.36	3.45	4.46	11.31	23.14	51.72
36 LIQUID ASSETS / LARGE LIABILITIES	108.47	90.94	85.55	65.02	51.31	24.79
37 CORE DEPOSITS / EARNING ASSETS	83.76	84.87	83.11	76.91	77.25	61.47
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.01	1.64
Source of Funds **(% of Earning Assets)**						
39 LOANS TO DEPOSITS	56.87	61.59	62.95	64.50	70.57	84.87
40 DEMAND DEPOSITS--IPC	15.40	14.47	14.56	14.37	15.77	15.11
41 TOTAL DEMAND DEPOSITS	17.41	16.07	16.34	16.44	17.56	21.04
42 SAVINGS DEPOSITS (IPC)	20.54	24.53	25.35	25.02	26.20	32.03
43 TIME DEPOSITS (IPC)	55.47	58.39	56.41	53.85	53.01	46.27
44 TOTAL TIME & SAVINGS DEPOSITS	65.11	69.87	71.73	71.02	70.21	57.07
45 MEMO: TIME DEPOSITS OVER 100M*	13.24	14.40	13.63	19.44	23.57	29.47
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.01	.27	1.47
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	97.53	97.94	95.79	95.80	93.54	80.71
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.02	.10	17.50
49 BORROWINGS*	.00	.00	.13	.43	1.39	13.52
Use of Funds **(% of Earning Assets)**						
50 FED FUNDS SOLD & REPOS	7.56	5.60	5.00	4.13	3.46	2.30
51 INVESTMENT SECURITIES	26.73	29.31	32.26	32.41	26.24	16.47
52 TOTAL LOANS, NET OF UNEARNED DISC.	55.08	59.91	63.03	60.44	63.74	70.76
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	10.32	13.16	13.69	16.66	27.63	34.08
54 MEMO: REAL ESTATE LOANS	12.65	14.92	17.21	19.05	22.57	14.31
55 MEMO: PERSONAL LOANS	12.28	14.59	11.69	11.32	9.10	3.01
56 MEMO: AGRICULTURAL LOANS	7.04	5.82	4.12	2.14	.43	.45
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.01	.10
58 EARNING ASSETS / AVERAGE ASSETS	90.81	90.85	91.03	91.26	90.69	85.44
59 NONINT. CASH & DUE / AVG. ASSETS	6.40	4.95	5.25	5.00	5.85	11.82
Capital Position						
60 EFFECTIVE TAX RATE ON NET INCOME*	.00	6.25	5.18	10.96	6.27	13.28
61 CASH DIVIDEND / NET INCOME	.00	5.51	13.34	29.30	25.31	.00
62 INTERNAL CAPITAL FORMATION RATE	1.53	4.79	6.02	5.75	5.41	-4.47
63 EQUITY CAPITAL / AVERAGE ASSETS	9.52	8.72	8.45	8.23	7.86	5.84
64 PRIMARY CAPITAL / AVERAGE ASSETS	10.02	9.37	9.00	8.92	8.62	7.15
Growth Statistics						
65 NET INCOME (1 YR)	-6.13	-5.98	-13.50	-12.72	-3.33	-30.46
66 NET INCOME (5 YR COMPOUND)	-41.32	68.50	78.17	75.24	72.22	-103.72
67 AVERAGE ASSETS (1 YR)	6.39	8.37	6.62	6.36	6.18	-6.92
68 AVERAGE ASSETS (5 YR COMPOUND)	91.42	96.77	94.77	94.91	99.55	69.05
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**						
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.11	.54	1.39	3.55	5.74
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.05	.27	.48	1.13	4.10

Oregon

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 OREGON BASED ON 72 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.07	10.46	10.87	11.33	11.62
2	INTEREST EXPENSE*	7.16	6.35	6.63	6.22	5.73
3	NET INTEREST INCOME (FTE)	3.51	3.85	4.46	4.93	5.55
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.33	.44	.69	.91	1.04
6	OTHER NONINTEREST INCOME	.17	.20	.29	.39	.62
7	SECURITIES GAINS (LOSSES)	-.02	.00	.00	.01	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.91	2.60	2.25	1.90	1.66
9	OCCUPANCY EXPENSES*	1.14	.91	.71	.53	.39
10	OTHER NONINTEREST EXPENSE*	1.97	1.75	1.46	1.19	.98
11	TAX PROVISION*	.47	.19	.02	.00	.00
12	RETURN ON ASSETS--NET INCOME	-1.71	-.58	.49	.75	1.01
13	RETURN ON EQUITY--NET INCOME	-23.87	-7.00	5.65	10.54	13.48

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.57	11.88	12.56	13.13	13.90
15	BREAK EVEN YIELD*	13.71	12.46	11.37	10.71	9.88
16	YIELD ON LOANS	12.83	13.29	13.93	14.87	15.33
17	YIELD ON INVESTMENT SEC. (FTE)	8.92	9.62	10.03	10.71	11.33
18	RATE ON TIME & SAVINGS DEPOSITS*	9.44	9.16	8.82	8.52	8.27
19	RATE ON TOTAL INTEREST FUNDS*	9.48	9.26	8.85	8.35	8.32

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	2.40	1.45	.85	.52	.26
21	GROSS CHARGE OFFS*	3.68	1.81	.88	.47	.24
22	RECOVERIES / GROSS CHARGE OFFS	1.03	5.34	11.19	23.85	38.54
23	NET CHARGE OFFS*	3.43	1.66	.78	.26	.15
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.85	.57	2.13	4.45	11.52

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.80	2.43	1.15	.61	.32
26	NONACCRUAL*	5.59	3.22	1.66	.76	.12
27	RENEGOTIATED*	.88	.34	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	10.28	6.89	3.86	1.87	1.13
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	92.98	43.85	26.82	12.52	4.77
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	10.23	20.13	26.66	46.67	68.27

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	.23	7.58	15.67	21.77	29.50
32	ASSETS LESS LIABILITIES 3-6 MOS.	-6.36	-4.79	-2.80	-.36	1.49
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.75	.87	2.89	4.87	7.43
34	ASSETS LESS LIABILITIES >1 YR.	12.51	23.31	29.72	39.92	50.57

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	21.17	15.46	5.57	-.84	-12.43
36	LIQUID ASSETS / LARGE LIABILITIES	43.01	61.06	103.12	203.49	348.33
37	CORE DEPOSITS / EARNING ASSETS	73.22	84.20	93.11	98.23	102.05
38	BROKERED DEPOSITS / EARNING ASSETS*	.49	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	47.87	54.18	64.46	75.14	79.12
40	DEMAND DEPOSITS--IPC	10.72	13.05	16.33	20.29	24.41
41	TOTAL DEMAND DEPOSITS	12.27	14.58	18.13	23.14	26.76
42	SAVINGS DEPOSITS (IPC)	29.13	35.60	40.74	46.48	51.22
43	TIME DEPOSITS (IPC)	31.38	35.74	40.14	46.19	50.15
44	TOTAL TIME & SAVINGS DEPOSITS	61.76	65.78	71.55	74.80	77.94
45	MEMO: TIME DEPOSITS OVER 100M*	21.07	16.01	8.04	4.62	2.15
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.82	98.46	101.63	105.34	110.18
48	FED FUNDS PURCHASED & REV. REPOS*	4.52	.95	.00	.00	.00
49	BORROWINGS*	7.62	3.17	1.41	.27	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.47	2.34	4.40	8.07	14.41
51	INVESTMENT SECURITIES	8.90	14.97	22.31	32.09	41.81
52	TOTAL LOANS NET OF UNEARNED DISC.	47.26	55.75	66.64	75.76	81.34
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	11.27	18.01	23.37	33.77	44.67
54	MEMO: REAL ESTATE LOANS	4.56	5.22	18.43	23.18	27.87
55	MEMO: PERSONAL LOANS	6.53	8.20	12.26	15.68	17.66
56	MEMO: AGRICULTURAL LOANS	.01	.14	1.37	5.38	13.21
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	8[illegible].87	84.67	87.01	89.31	91.32
59	NONINT. CASH & DUE / AVG. ASSETS	[illegible].20	5.16	6.50	7.95	8.63

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	43.07	25.90	7.70	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	28.42	43.21
62	INTERNAL CAPITAL FORMATION RATE	-23.67	-7.00	3.74	8.01	11.50
63	EQUITY CAPITAL / AVERAGE ASSETS	4.41	6.14	7.15	10.37	12.03
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.36	6.68	7.82	10.83	12.91

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-184.56	-16.95	16.96	85.02	137.20
66	NET INCOME (5 YR COMPOUND)	-134.42	-114.61	-79.40	82.44	107.68
67	AVERAGE ASSETS (1 YR)	-4.56	.65	8.44	18.66	36.57
68	AVERAGE ASSETS (5 YR COMPOUND)	59.71	82.84	91.82	108.93	114.55

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.22	2.83	1.06	.04	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.49	.86	.39	.11	.00

Bank Administration Institute

Oregon

MEDIANS BY RESOURCE CLASS FOR 72 BANKS IN OREGON

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)							
1	INTEREST INCOME (FTE)	10.69	11.21	10.98	10.81	10.74	10.17
2	INTEREST EXPENSE*	6.36	6.51	7.01	6.64	6.83	6.18
3	NET INTEREST INCOME (FTE)	4.54	4.82	4.04	4.15	4.18	3.85
4	TRUST INCOME	.00	.00	.00	.00	.06	.20
5	SERVICE CHGS. ON DEPOSITS	.94	.83	.49	.58	.66	.51
6	OTHER NONINTEREST INCOME	.30	.25	.26	.49	.20	.43
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	-.01	.07	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.88	2.40	1.86	2.15	2.32	1.84
9	OCCUPANCY EXPENSES*	1.40	.85	.59	.66	.72	.57
10	OTHER NONINTEREST EXPENSE*	1.86	1.54	1.17	1.41	1.64	1.35
11	TAX PROVISION*	.00	.00	.05	.06	.00	.11
12	RETURN ON ASSETS--NET INCOME	-3.20	.36	.63	.72	.29	.53
13	RETURN ON EQUITY--NET INCOME	-20.77	3.32	9.29	10.68	5.48	8.82
Yields and Rates							
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.77	13.01	12.18	11.88	12.29	12.17
15	BREAK EVEN YIELD*	13.84	11.75	10.92	10.82	11.62	10.40
16	YIELD ON LOANS	14.11	14.46	14.13	13.62	12.86	13.08
17	YIELD ON INVESTMENT SEC. (FTE)	10.48	10.15	9.88	9.48	10.84	12.36
18	RATE ON TIME & SAVINGS DEPOSITS*	9.41	8.82	8.67	8.78	8.01	8.70
19	RATE ON TOTAL INTEREST FUNDS*	9.47	8.83	8.87	8.66	8.67	8.71
Asset Quality Loan Losses (% of Average Loans)							
20	LOAN LOSS PROVISION*	2.68	1.19	.77	.72	.66	.62
21	GROSS CHARGE OFFS*	2.31	1.30	.54	.65	1.24	.74
22	RECOVERIES / GROSS CHARGE OFFS	4.33	9.73	16.27	27.19	20.84	23.19
23	NET CHARGE OFFS*	2.15	.97	.53	.62	.83	.54
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.09	1.96	3.08	3.47	1.74	3.37
Classified Loans (% of Average Loans)							
25	PAST DUE >90 DAYS*	1.56	1.27	.83	1.67	1.46	1.15
26	NONACCRUAL*	.93	2.10	1.51	1.51	3.98	2.41
27	RENEGOTIATED*	.20	.00	.00	.12	.00	.18
28	TOTAL CLASSIFIED LOANS*	3.09	3.88	2.64	3.38	5.44	3.70
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	12.03	26.14	26.01	29.77	40.23	37.88
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	20.20	24.98	27.94	31.26	30.35	32.65
Interest Sensitivity (% of Average Loans)							
31	ASSETS LESS LIABILITIES 0-3 MOS.	14.78	18.67	11.59	12.90	6.21	16.04
32	ASSETS LESS LIABILITIES 3-6 MOS.	-1.26	-2.20	-2.44	-3.72	-3.51	-4.64
33	ASSETS LESS LIABILITIES 6-12 MOS.	5.49	2.84	3.12	2.98	1.89	.47
34	ASSETS LESS LIABILITIES >1 YR.	25.72	25.79	39.29	39.42	35.14	27.55
Liquidity							
35	NET LARGE LIAB. / NET EARN. ASSETS*	6.44	7.20	.28	.93	6.31	24.08
36	LIQUID ASSETS / LARGE LIABILITIES	98.19	62.54	136.66	144.27	128.37	40.14
37	CORE DEPOSITS / EARNING ASSETS	91.02	91.40	93.70	93.16	97.37	83.90
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)							
39	LOANS TO DEPOSITS	67.30	64.11	56.36	68.78	61.13	75.92
40	DEMAND DEPOSITS--IPC	22.26	17.83	13.87	13.62	14.49	17.66
41	TOTAL DEMAND DEPOSITS	24.25	19.79	15.43	15.24	15.82	20.73
42	SAVINGS DEPOSITS (IPC)	42.22	40.69	43.52	43.15	38.69	36.44
43	TIME DEPOSITS (IPC)	37.32	40.16	41.57	40.04	48.15	34.42
44	TOTAL TIME & SAVINGS DEPOSITS	71.13	70.23	75.66	70.75	73.72	63.91
45	MEMO: TIME DEPOSITS OVER 100M*	14.25	11.56	5.30	6.87	3.59	7.74
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.13
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	103.86	103.98	101.13	100.07	103.61	95.83
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.75	.79	10.12
49	BORROWINGS*	.75	1.39	.65	1.70	3.38	12.26
Use of Funds (% of Earning Assets)							
50	FED FUNDS SOLD & REPOS	4.84	6.27	3.56	1.80	2.37	5.87
51	INVESTMENT SECURITIES	17.49	21.31	23.11	26.79	31.50	16.69
52	TOTAL LOANS NET OF UNEARNED DISC.	74.50	66.55	54.15	65.34	64.21	71.88
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	19.16	25.76	16.24	22.74	19.56	25.61
54	MEMO: REAL ESTATE LOANS	4.80	17.92	16.07	24.96	25.57	20.56
55	MEMO: PERSONAL LOANS	14.31	12.82	10.63	10.27	13.42	13.92
56	MEMO: AGRICULTURAL LOANS	2.20	1.33	.64	.53	2.07	2.04
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	3.85
58	EARNING ASSETS / AVERAGE ASSETS	84.71	86.15	89.56	85.71	88.63	85.12
59	NONINT. CASH & DUE / AVG. ASSETS	7.23	7.17	6.09	5.18	5.15	8.13
Capital Position							
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	3.70	9.83	10.06	13.33	23.08
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	28.24	32.79	30.87
62	INTERNAL CAPITAL FORMATION RATE	-20.77	3.01	6.30	7.62	5.03	4.43
63	EQUITY CAPITAL / AVERAGE ASSETS	12.07	8.18	6.91	6.77	5.24	5.70
64	PRIMARY CAPITAL / AVERAGE ASSETS	12.67	8.64	7.35	7.35	5.92	6.55
Growth Statistics							
65	NET INCOME (1 YR)	-17.38	41.13	2.95	36.03	3.65	43.56
66	NET INCOME (5 YR COMPOUND)	-158.42	60.98	-83.28	67.57	-90.53	-6.21
67	AVERAGE ASSETS (1 YR)	13.12	10.15	3.21	6.93	.43	7.55
68	AVERAGE ASSETS (5 YR COMPOUND)	110.38	59.43	92.18	86.60	82.83	89.41
Off Balance Sheet Commitments and Contingencies (% of Average Assets)							
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	1.49	.68	.49	.73	10.60
70	OTHER COMMITMENTS & CONTINGENCIES*	.01	.42	.43	.25	.31	1.95

Pennsylvania

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 PENNSYLVANIA BASED ON 125 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	9.87	10.36	10.78	11.15	11.67
2	INTEREST EXPENSE*	7.43	7.21	6.66	6.43	5.77
3	NET INTEREST INCOME (FTE)	3.20	3.53	3.95	4.47	5.01
4	TRUST INCOME	.00	.00	.00	.09	.22
5	SERVICE CHGS. ON DEPOSITS	.06	.09	.15	.22	.30
6	OTHER NONINTEREST INCOME	.07	.10	.17	.25	.38
7	SECURITIES GAINS (LOSSES)	-.18	-.04	.00	.01	.05
8	SALARIES & EMPLOYEE BENEFITS*	1.83	1.60	1.39	1.15	.97
9	OCCUPANCY EXPENSES*	.65	.52	.39	.25	.21
10	OTHER NONINTEREST EXPENSE*	1.32	1.06	.87	.73	.62
11	TAX PROVISION*	.40	.26	.09	.01	-.03
12	RETURN ON ASSETS--NET INCOME	.61	.87	1.12	1.44	1.80
13	RETURN ON EQUITY--NET INCOME	8.29	11.13	13.63	15.55	17.81

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.69	11.13	11.60	12.02	12.52
15	BREAK EVEN YIELD*	10.60	10.22	9.78	9.30	8.76
16	YIELD ON LOANS	11.44	11.84	12.29	12.83	13.38
17	YIELD ON INVESTMENT SEC. (FTE)	9.16	9.80	10.66	12.66	14.85
18	RATE ON TIME & SAVINGS DEPOSITS*	9.25	9.03	8.69	8.35	7.99
19	RATE ON TOTAL INTEREST FUNDS*	9.33	9.03	8.68	8.37	7.99

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	.74	.46	.28	.12	.00
21	GROSS CHARGE OFFS*	.69	.44	.25	.10	.03
22	RECOVERIES / GROSS CHARGE OFFS	4.00	11.90	25.56	47.36	91.56
23	NET CHARGE OFFS*	.57	.33	.15	.05	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.42	5.45	11.33	29.78	73.24

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.90	1.96	1.04	.60	.24
26	NONACCRUAL*	1.69	.35	.24	.00	.00
27	RENEGOTIATED*	.32	.01	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.23	2.80	1.76	1.06	.54
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	25.51	16.48	10.53	5.10	2.32
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	21.90	32.80	49.78	60.00	175.33

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-2.95	.92	6.23	11.63	15.85
32	ASSETS LESS LIABILITIES 3-6 MOS.	-10.06	-7.74	-4.76	-1.75	.74
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.67	.25	3.01	5.35	7.75
34	ASSETS LESS LIABILITIES >1 YR.	29.51	36.57	44.42	52.59	58.75

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	5.28	-1.71	-9.21	-16.27	-25.02
36	LIQUID ASSETS / LARGE LIABILITIES	72.38	132.38	236.28	433.97	730.40
37	CORE DEPOSITS / EARNING ASSETS	81.28	86.83	90.45	93.42	95.47
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	40.65	48.69	57.39	66.03	73.34
40	DEMAND DEPOSITS--IPC	7.28	8.93	10.54	13.27	17.67
41	TOTAL DEMAND DEPOSITS	8.16	10.00	12.29	14.76	19.79
42	SAVINGS DEPOSITS (IPC)	24.93	29.43	35.08	39.72	45.54
43	TIME DEPOSITS (IPC)	29.59	40.37	46.83	52.44	57.91
44	TOTAL TIME & SAVINGS DEPOSITS	65.07	70.93	75.51	80.21	82.80
45	MEMO: TIME DEPOSITS OVER 100M*	10.92	6.66	3.52	2.22	1.17
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	89.83	92.84	95.24	97.19	98.92
48	FED FUNDS PURCHASED & REV. REPOS*	4.59	1.12	.00	.00	.00
49	BORROWINGS*	6.21	2.23	.58	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	.86	1.78	3.60	6.14	10.56
51	INVESTMENT SECURITIES	21.81	26.60	35.66	44.24	52.14
52	TOTAL LOANS NET OF UNEARNED DISC.	38.03	46.06	54.80	62.70	69.17
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	1.93	3.90	7.36	12.67	16.58
54	MEMO: REAL ESTATE LOANS	13.89	16.43	24.77	30.36	34.86
55	MEMO: PERSONAL LOANS	6.15	9.85	13.58	16.36	22.93
56	MEMO: AGRICULTURAL LOANS	.00	.00	.13	1.10	2.77
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	90.38	91.36	93.15	94.11	94.92
59	NONINT. CASH & DUE / AVG. ASSETS	3.04	3.61	4.21	5.25	6.59

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	26.92	18.28	8.12	.71	-2.35
61	CASH DIVIDEND / NET INCOME	10.47	20.33	28.57	37.83	51.93
62	INTERNAL CAPITAL FORMATION RATE	3.71	7.12	9.23	11.57	13.77
63	EQUITY CAPITAL / AVERAGE ASSETS	6.14	7.07	8.17	9.81	12.01
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.70	7.49	8.63	10.25	12.44

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-16.32	2.08	14.66	30.28	59.57
66	NET INCOME (5 YR COMPOUND)	-56.88	76.68	89.35	97.72	106.51
67	AVERAGE ASSETS (1 YR)	3.09	6.94	9.74	12.44	15.93
68	AVERAGE ASSETS (5 YR COMPOUND)	78.69	83.87	89.54	94.10	98.19

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	7.47	2.92	.25	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.51	.70	.26	.00	.00

Pennsylvania

MEDIANS BY RESOURCE CLASS FOR 325 BANKS IN PENNSYLVANIA

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)							
1	INTEREST INCOME (FTE)	10.15	10.54	10.59	10.54	11.13	10.83
2	INTEREST EXPENSE*	4.25	6.36	6.82	6.97	6.93	7.07
3	NET INTEREST INCOME (FTE)	5.80	4.29	3.80	3.66	4.17	3.97
4	TRUST INCOME	.00	.00	.00	.00	.09	.23
5	SERVICE CHGS. ON DEPOSITS	.09	.15	.12	.14	.16	.20
6	OTHER NONINTEREST INCOME	.13	.13	.16	.17	.16	.27
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	1.66	1.41	1.24	1.31	1.44	1.57
9	OCCUPANCY EXPENSES*	.28	.45	.35	.38	.41	.45
10	OTHER NONINTEREST EXPENSE*	1.32	.96	.88	.86	.83	.95
11	TAX PROVISION*	.20	.34	.16	.08	.05	.04
12	RETURN ON ASSETS--NET INCOME	2.04	1.30	1.25	1.12	1.04	.87
13	RETURN ON EQUITY--NET INCOME	13.85	13.40	12.53	13.54	13.89	13.90
Yields and Rates							
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.83	11.50	11.30	11.30	11.58	12.05
15	BREAK EVEN YIELD*	8.01	9.56	9.66	9.68	9.93	10.18
16	YIELD ON LOANS	11.80	12.42	12.17	12.47	12.29	12.22
17	YIELD ON INVESTMENT SEC. (FTE)	9.67	10.52	10.27	9.95	13.03	14.62
18	RATE ON TIME & SAVINGS DEPOSITS*	6.12	8.38	8.61	8.71	8.80	9.00
19	RATE ON TOTAL INTEREST FUNDS*	6.12	8.38	8.62	8.70	8.77	9.04
Asset Quality Loan Losses (% of Average Loans)							
20	LOAN LOSS PROVISION*	.00	.16	.26	.30	.23	.41
21	GROSS CHARGE OFFS*	.00	.09	.27	.28	.19	.38
22	RECOVERIES / GROSS CHARGE OFFS	10.71	33.06	16.31	26.67	25.74	25.06
23	NET CHARGE OFFS*	.00	.06	.15	.19	.12	.25
24	EARNINGS COVERAGE OF NET CHARGE OFFS	11.93	11.58	17.59	10.87	12.94	6.95
Classified Loans (% of Average Loans)							
25	PAST DUE >90 DAYS*	.77	1.27	1.76	1.22	.79	.50
26	NONACCRUAL*	.00	.00	.11	.14	.42	1.07
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.07
28	TOTAL CLASSIFIED LOANS*	.77	1.31	2.41	1.74	1.40	1.55
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	3.25	5.83	12.85	10.30	10.03	16.52
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	16.53	61.52	38.19	46.32	57.45	58.13
Interest Sensitivity (% of Average Loans)							
31	ASSETS LESS LIABILITIES 0-3 MOS.	12.65	6.06	4.21	4.85	7.14	11.15
32	ASSETS LESS LIABILITIES 3-6 MOS.	.22	-6.23	-6.55	-5.47	-3.50	-.83
33	ASSETS LESS LIABILITIES 6-12 MOS.	2.46	2.47	2.39	3.50	3.57	1.70
34	ASSETS LESS LIABILITIES >1 YR.	61.24	51.80	47.09	47.58	41.53	31.24
Liquidity							
35	NET LARGE LIAB. / NET EARN. ASSETS*	-8.35	-9.91	-12.67	-9.42	-8.07	1.66
36	LIQUID ASSETS / LARGE LIABILITIES	2087.19	478.96	326.30	244.23	199.92	78.65
37	CORE DEPOSITS / EARNING ASSETS	90.02	90.77	90.60	90.71	91.35	84.07
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)							
39	LOANS TO DEPOSITS	46.19	54.44	53.03	54.09	60.32	68.65
40	DEMAND DEPOSITS--IPC	14.86	11.48	10.02	9.85	10.91	12.13
41	TOTAL DEMAND DEPOSITS	15.30	12.71	11.38	11.29	12.40	13.90
42	SAVINGS DEPOSITS (IPC)	56.44	34.17	35.73	35.38	35.22	32.90
43	TIME DEPOSITS (IPC)	7.30	46.88	47.80	47.52	48.18	42.21
44	TOTAL TIME & SAVINGS DEPOSITS	62.84	73.27	77.28	78.59	76.73	71.27
45	MEMO: TIME DEPOSITS OVER 100M*	.00	2.26	3.07	4.15	4.90	6.86
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.63	94.67	94.82	95.66	95.77	92.78
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.33	6.01
49	BORROWINGS*	.00	.00	.00	.55	1.31	5.56
Use of Funds (% of Earning Assets)							
50	FED FUNDS SOLD & REPOS	11.27	5.65	4.14	3.46	3.17	1.86
51	INVESTMENT SECURITIES	48.99	36.63	36.55	36.87	34.19	25.03
52	TOTAL LOANS NET OF UNEARNED DISC.	41.98	51.22	50.47	51.92	58.01	63.83
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	1.44	3.41	5.07	6.52	11.09	17.73
54	MEMO: REAL ESTATE LOANS	30.29	19.49	28.73	26.21	22.45	17.22
55	MEMO: PERSONAL LOANS	8.41	14.53	12.13	13.78	14.13	13.13
56	MEMO: AGRICULTURAL LOANS	.00	.44	.22	.28	.07	.04
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.19
58	EARNING ASSETS / AVERAGE ASSETS	91.86	93.20	93.30	93.72	92.91	91.86
59	NONINT. CASH & DUE / AVG. ASSETS	6.05	4.56	4.01	3.77	4.31	4.99
Capital Position							
60	EFFECTIVE TAX RATE ON NET INCOME*	6.59	21.25	12.69	7.53	4.92	6.25
61	CASH DIVIDEND / NET INCOME	20.22	35.93	24.63	28.05	32.33	46.27
62	INTERNAL CAPITAL FORMATION RATE	8.63	10.22	9.07	9.57	9.05	5.19
63	EQUITY CAPITAL / AVERAGE ASSETS	16.75	10.38	9.27	8.25	7.73	6.08
64	PRIMARY CAPITAL / AVERAGE ASSETS	16.75	10.91	9.59	8.65	8.22	6.56
Growth Statistics							
65	NET INCOME (1 YR)	51.11	16.88	13.47	10.56	16.71	14.98
66	NET INCOME (5 YR COMPOUND)	94.81	88.76	89.11	90.75	89.83	85.14
67	AVERAGE ASSETS (1 YR)	5.76	10.48	9.56	11.05	9.29	7.48
68	AVERAGE ASSETS (5 YR COMPOUND)	87.95	90.02	86.44	91.55	90.16	90.10
Off Balance Sheet Commitments and Contingencies (% of Average Assets)							
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.13	1.22	11.14
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.02	.26	.45	1.17

Rhode Island

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 RHODE ISLAND BASED ON 13 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	9.75	10.16	10.62	11.35	11.46
2	INTEREST EXPENSE*	7.00	6.61	2.76	1.11	1.00
3	NET INTEREST INCOME (FTE)	3.90	4.50	7.63	9.05	9.80
4	TRUST INCOME	.00	.00	.00	.20	.55
5	SERVICE CHGS. ON DEPOSITS	.13	.23	.65	.91	1.01
6	OTHER NONINTEREST INCOME	.22	.31	1.11	1.15	1.39
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.11	.13
8	SALARIES & EMPLOYEE BENEFITS*	4.23	3.91	2.04	1.45	1.17
9	OCCUPANCY EXPENSES*	1.91	1.57	.69	.47	.22
10	OTHER NONINTEREST EXPENSE*	5.02	2.46	1.83	1.40	1.15
11	TAX PROVISION*	1.40	.96	.45	.05	.01
12	RETURN ON ASSETS--NET INCOME	.85	.88	1.26	1.75	2.52
13	RETURN ON EQUITY--NET INCOME	11.46	12.17	14.31	17.51	19.33
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.10	12.37	12.63	12.91	13.71
15	BREAK EVEN YIELD*	10.85	10.74	10.04	8.43	7.54
16	YIELD ON LOANS	12.72	13.32	14.62	14.75	14.91
17	YIELD ON INVESTMENT SEC. (FTE)	10.36	11.22	12.04	14.35	16.03
18	RATE ON TIME & SAVINGS DEPOSITS*	9.13	9.01	7.70	6.61	5.63
19	RATE ON TOTAL INTEREST FUNDS*	9.33	8.89	7.91	7.16	5.63
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	.71	.61	.40	.23	.21
21	GROSS CHARGE OFFS*	.79	.63	.53	.35	.14
22	RECOVERIES / GROSS CHARGE OFFS	25.68	31.10	37.25	60.00	33.05
23	NET CHARGE OFFS*	.46	.43	.20	.10	.09
24	EARNINGS COVERAGE OF NET CHARGE OFFS	4.61	5.17	10.84	25.75	37.20
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	3.16	2.00	.81	.42	.29
26	NONACCRUAL*	1.51	1.07	.50	.15	.00
27	RENEGOTIATED*	.29	.18	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.16	3.21	2.39	.97	.56
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	33.00	29.54	12.03	6.51	3.00
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	28.50	45.09	53.23	171.54	266.23
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	5.43	10.00	29.34	38.75	49.42
32	ASSETS LESS LIABILITIES 3-6 MOS.	-4.22	-3.23	1.27	3.62	6.30
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.26	.17	.84	6.11	7.55
34	ASSETS LESS LIABILITIES >1 YR.	17.24	22.36	32.30	36.81	44.25
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	28.45	16.00	6.56	-4.50	-14.51
36	LIQUID ASSETS / LARGE LIABILITIES	37.17	80.16	180.60	504.43	820.98
37	CORE DEPOSITS / EARNING ASSETS	76.44	81.27	90.56	95.44	98.73
38	BROKERED DEPOSITS / EARNING ASSETS*	.01	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	43.54	53.30	65.68	71.62	75.61
40	DEMAND DEPOSITS--IPC	10.92	12.13	52.58	63.42	72.02
41	TOTAL DEMAND DEPOSITS	15.65	19.91	60.74	79.76	80.37
42	SAVINGS DEPOSITS (IPC)	12.22	16.34	22.35	35.55	43.24
43	TIME DEPOSITS (IPC)	.00	3.78	10.16	31.86	39.54
44	TOTAL TIME & SAVINGS DEPOSITS	.14	3.78	28.02	64.47	70.49
45	MEMO: TIME DEPOSITS OVER 100M*	17.80	11.65	6.35	3.78	.00
46	DEPOSITS IN FOREIGN OFFICES*	.67	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.42	95.54	96.99	102.17	104.05
48	FED FUNDS PURCHASED & REV. REPOS*	9.68	4.12	.66	.00	.00
49	BORROWINGS*	13.73	4.99	2.93	.04	.00
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	3.77	5.00	8.37	18.02	30.56
51	INVESTMENT SECURITIES	10.15	14.41	22.03	23.57	35.54
52	TOTAL LOANS NET OF UNEARNED DISC.	43.34	50.92	63.35	73.25	74.44
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	12.16	12.96	22.01	27.97	38.81
54	MEMO: REAL ESTATE LOANS	.26	4.55	17.16	22.10	29.62
55	MEMO: PERSONAL LOANS	8.24	11.75	15.17	32.87	34.58
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.01	.07
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	2.05
58	EARNING ASSETS / AVERAGE ASSETS	78.06	81.51	85.14	88.22	92.02
59	NONINT. CASH & DUE / AVG. ASSETS	4.04	4.21	10.58	14.44	19.29
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	43.44	41.12	20.76	5.06	1.79
61	CASH DIVIDEND / NET INCOME	.00	.00	3.17	16.40	28.81
62	INTERNAL CAPITAL FORMATION RATE	9.42	9.93	12.19	17.51	18.68
63	EQUITY CAPITAL / AVERAGE ASSETS	5.97	6.70	8.83	12.25	15.54
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.19	7.11	9.22	12.96	16.64
Growth Statistics						
65	NET INCOME (1 YR)	17.62	25.00	43.90	241.50	256.14
66	NET INCOME (5 YR COMPOUND)	82.22	90.78	99.59	126.76	152.64
67	AVERAGE ASSETS (1 YR)	8.25	9.87	18.55	25.10	35.06
68	AVERAGE ASSETS (5 YR COMPOUND)	85.87	90.00	95.65	107.91	113.54
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	11.87	.95	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	7.02	4.18	.44	.22	.00

Bank Administration Institute

Rhode Island

MEDIANS BY RESOURCE CLASS FOR 13 BANKS IN RHODE ISLAND

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
	Performance (% of Assets)						
1	INTEREST INCOME (FTE)	N/A	N/A	11.09	10.82	11.01	N/A
2	INTEREST EXPENSE*	N/A	N/A	6.58	1.11	3.38	N/A
3	NET INTEREST INCOME (FTE)	N/A	N/A	5.09	9.05	5.10	N/A
4	TRUST INCOME	N/A	N/A	.00	.00	.52	N/A
5	SERVICE CHGS. ON DEPOSITS	N/A	N/A	.39	.97	.64	N/A
6	OTHER NONINTEREST INCOME	N/A	N/A	.31	.95	1.13	N/A
7	SECURITIES GAINS (LOSSES)	N/A	N/A	.00	.11	.00	N/A
8	SALARIES & EMPLOYEE BENEFITS*	N/A	N/A	1.36	2.90	3.33	N/A
9	OCCUPANCY EXPENSES*	N/A	N/A	.68	1.82	1.57	N/A
10	OTHER NONINTEREST EXPENSE*	N/A	N/A	1.44	4.36	1.40	N/A
11	TAX PROVISION*	N/A	N/A	.59	1.12	.16	N/A
12	RETURN ON ASSETS--NET INCOME	N/A	N/A	1.16	1.48	1.14	N/A
13	RETURN ON EQUITY--NET INCOME	N/A	N/A	13.07	17.51	12.34	N/A
	Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	N/A	12.55	14.05	12.40	N/A
15	BREAK EVEN YIELD*	N/A	N/A	9.50	10.85	10.17	N/A
16	YIELD ON LOANS	N/A	N/A	14.63	14.79	12.58	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	11.46	14.35	12.04	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	9.01	7.08	8.78	N/A
19	RATE ON TOTAL INTEREST FUNDS*	N/A	N/A	8.88	7.61	8.61	N/A
	Asset Quality Loan Losses **(% of Average Loans)**						
20	LOAN LOSS PROVISION*	N/A	N/A	.40	.22	.31	N/A
21	GROSS CHARGE OFFS*	N/A	N/A	.39	.61	.16	N/A
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	29.41	82.28	51.60	N/A
23	NET CHARGE OFFS*	N/A	N/A	.30	.10	.11	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	10.84	25.75	13.90	N/A
	Classified Loans **(% of Average Loans)**						
25	PAST DUE >90 DAYS*	N/A	N/A	.42	1.08	.57	N/A
26	NONACCRUAL*	N/A	N/A	.15	1.07	.35	N/A
27	RENEGOTIATED*	N/A	N/A	.18	.00	.00	N/A
28	TOTAL CLASSIFIED LOANS*	N/A	N/A	2.28	3.21	.97	N/A
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	N/A	12.03	14.65	6.51	N/A
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	53.23	47.33	171.54	N/A
	Interest Sensitivity **(% of Average Loans)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	N/A	29.34	38.79	16.39	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	N/A	-3.23	1.27	1.78	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	N/A	.17	5.83	[illegible]	N/A
34	ASSETS LESS LIABILITIES >1 YR.	N/A	N/A	22.56	26.94	43.13	N/A
	Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	N/A	6.56	7.07	-2.39	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	N/A	86.99	223.93	180.60	N/A
37	CORE DEPOSITS / EARNING ASSETS	N/A	N/A	89.20	94.68	91.64	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	N/A	.00	.00	.00	N/A
	Source of Funds **(% of Earning Assets)**						
39	LOANS TO DEPOSITS	N/A	N/A	46.81	65.68	71.62	N/A
40	DEMAND DEPOSITS--IPC	N/A	N/A	12.13	80.51	37.64	N/A
41	TOTAL DEMAND DEPOSITS	N/A	N/A	19.51	79.76	45.60	N/A
42	SAVINGS DEPOSITS (IPC)	N/A	N/A	31.15	16.34	38.87	N/A
43	TIME DEPOSITS (IPC)	N/A	N/A	23.28	9.05	27.33	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	N/A	67.49	10.25	38.52	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	N/A	6.35	9.04	5.35	N/A
46	DEPOSITS IN FOREIGN OFFICES*	N/A	N/A	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	N/A	95.66	103.72	100.53	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	N/A	2.53	.05	3.91	N/A
49	BORROWINGS*	N/A	N/A	2.53	1.24	3.93	N/A
	Use of Funds **(% of Earning Assets)**						
50	FED FUNDS SOLD & REPOS	N/A	N/A	29.74	10.38	5.49	N/A
51	INVESTMENT SECURITIES	N/A	N/A	22.45	15.16	22.71	N/A
52	TOTAL LOANS NET OF UNEARNED DISC.	N/A	N/A	47.72	72.52	73.25	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	N/A	12.66	47.25	18.89	N/A
54	MEMO: REAL ESTATE LOANS	N/A	N/A	27.69	16.97	7.04	N/A
55	MEMO: PERSONAL LOANS	N/A	N/A	11.75	14.91	32.87	N/A
56	MEMO: AGRICULTURAL LOANS	N/A	N/A	.00	.00	.00	N/A
57	MEMO: FOREIGN LOANS	N/A	N/A	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	N/A	N/A	91.59	81.51	85.14	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	N/A	4.21	17.55	10.37	N/A
	Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	N/A	41.12	43.05	12.41	N/A
61	CASH DIVIDEND / NET INCOME	N/A	N/A	.00	.00	13.40	N/A
62	INTERNAL CAPITAL FORMATION RATE	N/A	N/A	12.65	17.51	9.53	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	N/A	6.70	11.95	8.83	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	N/A	7.24	12.69	9.22	N/A
	Growth Statistics						
65	NET INCOME (1 YR)	N/A	N/A	32.61	241.50	35.81	N/A
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	88.05	56.71	N/A	N/A
67	AVERAGE ASSETS (1 YR)	N/A	N/A	20.02	18.97	18.95	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	103.54	51.45	N/A	N/A
	Off Balance Sheet Commitments **and Contingencies** **(% of Average Assets)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	N/A	.00	.00	.00	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	N/A	.22	4.18	.44	N/A

South Carolina

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 SOUTH CAROLINA BASED ON 77 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.25	10.46	11.02	11.54	11.98
2	INTEREST EXPENSE*	6.84	6.45	6.06	5.34	4.97
3	NET INTEREST INCOME (FTE)	4.02	4.55	5.03	5.65	6.24
4	TRUST INCOME	.00	.00	.00	.00	.01
5	SERVICE CHGS. ON DEPOSITS	.14	.35	.51	.70	.90
6	OTHER NONINTEREST INCOME	.15	.22	.35	.54	.78
7	SECURITIES GAINS (LOSSES)	-.15	-.02	.00	.00	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.90	2.40	2.12	1.90	1.71
9	OCCUPANCY EXPENSES*	1.03	.75	.60	.46	.32
10	OTHER NONINTEREST EXPENSE*	1.60	1.43	1.14	1.00	.83
11	TAX PROVISION*	.68	.51	.24	.10	.00
12	RETURN ON ASSETS--NET INCOME	.49	.89	1.21	1.65	2.02
13	RETURN ON EQUITY--NET INCOME	4.21	10.42	13.84	15.61	18.47

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.42	11.81	12.24	12.96	13.47
15	BREAK EVEN YIELD*	11.38	10.82	10.22	9.51	8.32
16	YIELD ON LOANS	12.95	13.53	14.11	14.74	15.40
17	YIELD ON INVESTMENT SEC. (FTE)	9.49	9.87	10.27	11.03	12.20
18	RATE ON TIME & SAVINGS DEPOSITS*	9.39	9.15	8.81	8.40	8.06
19	RATE ON TOTAL INTEREST FUNDS*	9.39	9.17	8.83	8.52	8.09

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	1.31	.78	.50	.23	.00
21	GROSS CHARGE OFFS*	1.31	.73	.33	.22	.09
22	RECOVERIES / GROSS CHARGE OFFS	7.32	18.28	27.14	40.00	56.25
23	NET CHARGE OFFS*	.95	.57	.31	.15	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.86	4.29	7.55	14.30	42.54

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.44	1.20	.36	.15	.03
26	NONACCRUAL*	1.09	.45	.04	.00	.00
27	RENEGOTIATED*	.14	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.24	1.45	.61	.38	.08
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	16.92	9.52	5.03	1.52	.22
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	26.53	49.28	109.27	280.95	518.88

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-1.45	1.88	6.78	14.91	24.10
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.43	-3.24	.31	2.36	5.91
33	ASSETS LESS LIABILITIES 6-12 MOS.	2.27	4.81	7.16	10.16	13.05
34	ASSETS LESS LIABILITIES >1 YR.	22.63	28.55	38.57	46.18	53.47

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	9.37	2.55	-4.78	-12.41	-29.08
36	LIQUID ASSETS / LARGE LIABILITIES	93.67	136.24	229.29	327.35	752.65
37	CORE DEPOSITS / EARNING ASSETS	76.40	87.61	89.44	93.25	95.15
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	38.23	42.72	51.79	60.35	67.57
40	DEMAND DEPOSITS--IPC	12.38	15.49	19.36	24.46	30.19
41	TOTAL DEMAND DEPOSITS	15.65	17.87	22.16	26.31	31.30
42	SAVINGS DEPOSITS (IPC)	25.07	28.27	32.75	38.02	41.90
43	TIME DEPOSITS (IPC)	26.17	32.07	40.13	47.08	51.88
44	TOTAL TIME & SAVINGS DEPOSITS	52.11	56.99	63.72	67.58	71.25
45	MEMO: TIME DEPOSITS OVER 100M*	15.07	11.09	6.28	3.38	2.08
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	89.10	94.10	97.23	99.49	101.99
48	FED FUNDS PURCHASED & REV. REPOS*	3.37	1.31	.24	.00	.00
49	BORROWINGS*	6.32	2.32	.70	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.65	2.72	5.12	7.61	11.65
51	INVESTMENT SECURITIES	24.59	34.70	42.48	53.65	60.02
52	TOTAL LOANS NET OF UNEARNED DISC.	35.09	40.37	50.70	56.83	63.83
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.27	6.67	10.02	15.64	22.18
54	MEMO: REAL ESTATE LOANS	8.11	11.23	16.26	19.24	22.20
55	MEMO: PERSONAL LOANS	13.45	17.72	21.21	24.81	27.47
56	MEMO: AGRICULTURAL LOANS	.00	.31	1.00	2.79	6.15
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.03	88.08	89.65	90.56	91.79
59	NONINT. CASH & DUE / AVG. ASSETS	4.74	5.64	6.47	7.65	9.99

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	33.91	25.56	20.18	8.63	2.71
61	CASH DIVIDEND / NET INCOME	.00	10.23	25.59	33.35	43.72
62	INTERNAL CAPITAL FORMATION RATE	2.37	6.67	10.45	12.01	15.76
63	EQUITY CAPITAL / AVERAGE ASSETS	6.59	7.38	9.83	12.29	15.91
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.00	8.02	10.30	12.76	16.18

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-31.04	-2.05	14.47	25.93	46.77
66	NET INCOME (5 YR COMPOUND)	-5.21	65.93	95.62	104.52	111.66
67	AVERAGE ASSETS (1 YR)	8.70	11.36	16.78	19.46	23.50
68	AVERAGE ASSETS (5 YR COMPOUND)	34.36	50.80	94.38	102.61	107.30

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.51	1.70	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.89	.45	.10	.00	.00

Bank Administration Institute

South Carolina

MEDIANS BY RESOURCE CLASS FOR 73 BANKS IN SOUTH CAROLINA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)						
1 INTEREST INCOME (FTE)	10.90	10.85	11.07	10.77	11.35	11.13
2 INTEREST EXPENSE*	4.19	5.71	6.40	5.82	6.43	6.03
3 NET INTEREST INCOME (FTE)	6.46	5.22	4.58	5.01	5.02	5.31
4 TRUST INCOME	.00	.00	.00	.00	.00	.17
5 SERVICE CHGS. ON DEPOSITS	.40	.46	.45	.55	.61	.65
6 OTHER NONINTEREST INCOME	.48	.24	.29	.36	.36	.60
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	2.49	2.22	1.91	2.25	2.09	2.30
9 OCCUPANCY EXPENSES*	.71	.53	.53	.77	.75	.86
10 OTHER NONINTEREST EXPENSE*	1.09	1.33	1.11	1.21	1.03	1.35
11 TAX PROVISION*	.29	.35	.16	.24	.23	.15
12 RETURN ON ASSETS--NET INCOME	2.00	1.32	1.27	1.16	1.11	1.02
13 RETURN ON EQUITY--NET INCOME	10.88	12.92	13.64	11.17	15.46	16.58
Yields and Rates						
14 TAX EQUIV. YIELD ON EARNING ASSETS	11.67	12.12	12.18	12.31	12.79	12.96
15 BREAK EVEN YIELD*	10.95	10.12	9.96	10.26	10.30	10.39
16 YIELD ON LOANS	14.19	14.36	14.07	13.77	14.14	13.61
17 YIELD ON INVESTMENT SEC. (FTE)	10.31	10.46	10.09	10.21	11.43	15.36
18 RATE ON TIME & SAVINGS DEPOSITS*	7.70	8.78	9.11	8.83	8.96	8.53
19 RATE ON TOTAL INTEREST FUNDS*	7.74	8.77	9.07	8.83	8.86	8.62
Asset Quality Loan Losses (% of Average Loans)						
20 LOAN LOSS PROVISION*	.06	.25	.51	.49	.54	.51
21 GROSS CHARGE OFFS*	.55	.21	.50	.57	.44	.35
22 RECOVERIES / GROSS CHARGE OFFS	16.28	10.77	23.29	19.23	28.55	35.86
23 NET CHARGE OFFS*	.47	.15	.37	.48	.31	.19
24 EARNINGS COVERAGE OF NET CHARGE OFFS	6.18	6.38	7.67	7.17	8.84	9.83
Classified Loans (% of Average Loans)						
25 PAST DUE >90 DAYS*	1.41	.45	.88	.26	.58	.23
26 NONACCRUAL*	.00	.00	.13	.23	.65	.45
27 RENEGOTIATED*	.00	.00	.00	.00	.00	.16
28 TOTAL CLASSIFIED LOANS*	1.41	.46	1.09	.70	1.27	.90
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	2.86	1.40	5.13	2.34	6.89	7.10
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	41.28	200.11	105.23	123.85	83.38	122.77
Interest Sensitivity (% of Average Loans)						
31 ASSETS LESS LIABILITIES 0-3 MOS.	11.99	6.08	3.64	13.73	5.66	14.91
32 ASSETS LESS LIABILITIES 3-6 MOS.	1.89	1.50	-1.53	.92	-2.46	-.22
33 ASSETS LESS LIABILITIES 6-12 MOS.	11.52	7.05	7.38	7.32	5.21	4.62
34 ASSETS LESS LIABILITIES >1 YR.	26.39	40.46	39.46	31.17	45.20	31.28
Liquidity						
35 NET LARGE LIAB. / NET EARN. ASSETS*	-11.28	-10.33	-2.70	-4.37	6.07	11.02
36 LIQUID ASSETS / LARGE LIABILITIES	352.59	267.67	135.91	253.98	106.00	92.45
37 CORE DEPOSITS / EARNING ASSETS	84.04	85.84	88.56	91.15	88.09	92.25
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39 LOANS TO DEPOSITS	53.24	44.69	49.46	53.33	59.62	62.38
40 DEMAND DEPOSITS--IPC	21.27	18.65	16.50	24.93	17.26	23.55
41 TOTAL DEMAND DEPOSITS	22.49	20.82	18.07	27.42	20.81	25.96
42 SAVINGS DEPOSITS (IPC)	27.14	32.79	32.16	35.23	35.62	40.44
43 TIME DEPOSITS (IPC)	25.72	40.29	46.07	32.98	43.75	30.20
44 TOTAL TIME & SAVINGS DEPOSITS	42.27	61.63	65.59	61.42	65.62	54.06
45 MEMO: TIME DEPOSITS OVER 100M*	2.81	6.12	8.64	5.95	8.34	4.91
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93.73	97.87	96.23	98.84	96.50	94.15
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.24	.02	4.71	12.94
49 BORROWINGS*	.00	.00	.68	1.37	5.41	14.85
Use of Funds (% of Earning Assets)						
50 FED FUNDS SOLD & REPOS	6.02	5.53	3.98	6.38	3.61	8.14
51 INVESTMENT SECURITIES	47.77	53.65	44.76	37.85	38.53	24.51
52 TOTAL LOANS NET OF UNEARNED DISC.	44.30	41.06	47.63	53.00	57.49	59.27
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.96	7.85	10.24	12.03	15.60	15.64
54 MEMO: REAL ESTATE LOANS	12.40	14.30	15.74	18.87	17.36	16.94
55 MEMO: PERSONAL LOANS	21.03	21.81	18.88	20.03	22.64	22.75
56 MEMO: AGRICULTURAL LOANS	.89	1.00	2.65	.37	.73	.35
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.01
58 EARNING ASSETS / AVERAGE ASSETS	89.25	85.35	90.70	88.92	90.04	87.75
59 NONINT. CASH & DUE / AVG. ASSETS	7.22	7.20	5.86	7.05	6.46	7.55
Capital Position						
60 EFFECTIVE TAX RATE ON NET INCOME*	23.23	22.29	12.04	23.61	16.63	11.27
61 CASH DIVIDEND / NET INCOME	.00	17.24	23.72	36.64	25.61	30.29
62 INTERNAL CAPITAL FORMATION RATE	10.88	10.65	10.45	6.66	10.07	11.79
63 EQUITY CAPITAL / AVERAGE ASSETS	12.91	12.27	10.03	9.24	7.37	6.31
64 PRIMARY CAPITAL / AVERAGE ASSETS	12.91	12.62	10.40	9.62	7.72	6.44
Growth Statistics						
65 NET INCOME (1 YR)	23.17	16.84	7.83	13.14	21.37	12.95
66 NET INCOME (5 YR COMPOUND)	101.06	95.83	97.19	76.25	97.30	95.74
67 AVERAGE ASSETS (1 YR)	13.94	14.79	15.51	18.32	19.03	17.62
68 AVERAGE ASSETS (5 YR COMPOUND)	90.32	92.45	94.67	94.24	100.07	104.21
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.63	.01	1.31	13.04
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.07	.45	.46	.54

South Dakota

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 SOUTH DAKOTA BASED ON 140 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.52	10.90	11.29	11.70	12.15
2	INTEREST EXPENSE*	7.69	7.50	7.12	6.70	6.32
3	NET INTEREST INCOME (FTE)	3.38	2.76	4.19	4.67	5.36
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.10	.20	.31	.45	.60
6	OTHER NONINTEREST INCOME	.05	.09	.17	.32	.53
7	SECURITIES GAINS (LOSSES)	-.09	.00	.00	.02	.14
8	SALARIES & EMPLOYEE BENEFITS*	2.30	1.91	1.51	1.23	1.08
9	OCCUPANCY EXPENSES*	.70	.52	.36	.25	.16
10	OTHER NONINTEREST EXPENSE*	1.52	1.10	.82	.63	.51
11	TAX PROVISION*	.69	.45	.21	.06	-.13
12	RETURN ON ASSETS--NET INCOME	-.04	.55	1.06	1.43	1.80
13	RETURN ON EQUITY--NET INCOME	-.43	6.42	11.03	14.35	17.28

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.54	11.78	12.19	12.69	13.23
15	BREAK EVEN YIELD*	11.21	10.67	10.11	9.63	9.21
16	YIELD ON LOANS	12.73	13.22	13.78	14.40	14.89
17	YIELD ON INVESTMENT SEC. (FTE)	9.51	10.12	10.81	11.38	12.07
18	RATE ON TIME & SAVINGS DEPOSITS*	9.74	9.50	9.13	8.83	8.55
19	RATE ON TOTAL INTEREST FUNDS*	9.79	9.50	9.14	8.84	8.51

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	3.31	1.98	.57	.42	.01
21	GROSS CHARGE OFFS*	3.29	2.02	.50	.40	.08
22	RECOVERIES / GROSS CHARGE OFFS	.75	3.48	8.99	23.55	59.09
23	NET CHARGE OFFS*	2.36	1.69	.80	.28	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.79	1.63	3.15	7.18	16.99

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.32	1.83	1.12	.45	.10
26	NONACCRUAL*	3.76	2.00	.83	.06	.00
27	RENEGOTIATED*	.58	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.77	4.00	2.57	1.12	.34
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	39.79	22.34	11.67	3.41	1.26
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	16.21	28.16	44.42	55.76	246.59

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	2.00	6.47	14.01	20.67	28.83
32	ASSETS LESS LIABILITIES 3-6 MOS.	-11.75	-8.10	-3.48	2.72	7.59
33	ASSETS LESS LIABILITIES 6-12 MOS.	-4.51	-2.06	1.63	5.84	12.45
34	ASSETS LESS LIABILITIES >1 YR.	10.01	17.92	25.03	30.45	35.97

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	5.91	-.55	-5.88	-15.75	-22.23
36	LIQUID ASSETS / LARGE LIABILITIES	103.27	161.79	254.14	448.74	823.69
37	CORE DEPOSITS / EARNING ASSETS	82.22	87.11	90.14	93.56	96.92
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	28.03	46.22	56.20	66.49	75.83
40	DEMAND DEPOSITS--IPC	7.07	8.46	10.65	13.09	17.37
41	TOTAL DEMAND DEPOSITS	8.02	5.62	11.55	14.81	19.38
42	SAVINGS DEPOSITS (IPC)	17.76	21.47	24.59	29.91	34.97
43	TIME DEPOSITS (IPC)	46.85	53.08	57.71	61.23	64.51
44	TOTAL TIME & SAVINGS DEPOSITS	63.80	69.11	71.36	75.05	78.27
45	MEMO: TIME DEPOSITS OVER 100M*	12.07	7.27	4.12	2.35	1.40
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.27	92.92	95.32	97.95	101.15
48	FED FUNDS PURCHASED & REV. REPOS*	1.47	.38	.00	.00	.00
49	BORROWINGS*	2.41	.79	.07	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.14	2.18	3.89	5.16	9.06
51	INVESTMENT SECURITIES	22.50	29.26	40.62	48.22	57.59
52	TOTAL LOANS NET OF UNEARNED DISC.	36.26	43.74	54.02	63.71	72.37
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.76	4.55	7.20	11.69	17.37
54	MEMO: REAL ESTATE LOANS	1.24	2.38	5.56	10.57	17.80
55	MEMO: PERSONAL LOANS	2.48	3.41	5.50	8.13	10.63
56	MEMO: AGRICULTURAL LOANS	11.44	21.42	30.06	39.01	49.98
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.24	90.58	92.68	94.16	95.02
59	NONINT. CASH & DUE / AVG. ASSETS.	2.67	3.14	4.12	5.47	6.88

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	48.74	32.23	20.10	6.46	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	15.69	48.70	51.75
62	INTERNAL CAPITAL FORMATION RATE	-3.26	1.63	6.61	10.93	13.97
63	EQUITY CAPITAL / AVERAGE ASSETS	7.16	8.06	9.38	11.13	13.07
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.72	8.77	9.56	11.62	13.61

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-90.02	-37.81	-4.12	23.60	68.57
66	NET INCOME (5 YR COMPOUND)	-99.69	-66.23	84.93	103.00	115.00
67	AVERAGE ASSETS (1 YR)	-.23	3.13	6.54	9.74	17.07
68	AVERAGE ASSETS (5 YR COMPOUND)	80.74	64.20	88.93	52.47	99.08

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	3.68	.00	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.70	.24	.08	.00	.00

Bank Administration Institute

South Dakota

MEDIANS BY RESOURCE CLASS FOR 140 BANKS IN SOUTH DAKOTA

Performance (% of Assets)

	Resuurce Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1	INTEREST INCOME (FTE)	11.58	11.36	11.11	10.61	11.51	17.95
2	INTEREST EXPENSE*	7.10	7.04	7.45	6.97	7.08	8.88
3	NET INTEREST INCOME (FTE)	4.58	4.34	3.55	3.66	4.14	7.18
4	TRUST INCOME	.00	.00	.00	.00	.09	.00
5	SERVICE CHGS. ON DEPOSITS	.36	.34	.26	.25	.34	.20
6	OTHER NONINTEREST INCOME	.20	.12	.20	.17	.28	.62
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.02	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	1.66	1.67	1.19	1.40	1.95	1.22
9	OCCUPANCY EXPENSES*	.44	.40	.27	.47	.55	.30
10	OTHER NONINTEREST EXPENSE*	.51	.84	.72	.84	.85	2.06
11	TAX PROVISION*	.27	.22	.26	.06	.16	-.12
12	RETURN ON ASSETS--NET INCOME	1.15	1.06	1.21	.77	.47	.58
13	RETURN ON EQUITY--NET INCOME	10.13	10.57	12.66	10.44	7.11	11.31

Yields and Rates

		1	2	3	4	5	6
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.52	12.34	11.57	11.78	12.67	18.53
15	BREAK EVEN YIELD*	10.20	10.33	9.69	9.97	10.26	16.27
16	YIELD ON LOANS	13.88	13.98	13.55	12.93	13.46	18.78
17	YIELD ON INVESTMENT SEC. (FTE)	11.07	10.93	10.25	9.95	11.12	15.55
18	RATE ON TIME & SAVINGS DEPOSITS*	9.33	9.07	9.27	9.01	8.99	10.60
19	RATE ON TOTAL INTEREST FUNDS*	9.24	9.07	9.35	9.02	9.05	10.39

Asset Quality Loan Losses
(% of Average Loans)

		1	2	3	4	5	6
20	LOAN LOSS PROVISION*	.43	1.10	.81	1.32	1.08	2.76
21	GROSS CHARGE OFFS*	.79	.92	.86	1.27	.90	2.32
22	RECOVERIES / GROSS CHARGE OFFS	15.66	8.33	9.11	9.44	7.28	27.23
23	NET CHARGE OFFS*	.49	.77	.80	1.17	.87	1.79
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.03	3.53	4.22	2.28	2.36	1.85

Classified Loans
(% of Average Loans)

		1	2	3	4	5	6
25	PAST DUE >90 DAYS*	1.66	1.24	.86	1.32	1.09	.38
26	NONACCRUAL*	.00	.73	1.22	1.72	1.74	2.38
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.72
28	TOTAL CLASSIFIED LOANS*	2.07	2.65	2.07	3.45	3.86	3.98
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	8.60	10.91	9.27	15.65	29.32	43.04
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	53.00	44.65	55.70	28.48	32.40	37.51

Interest Sensitivity
(% of Average Loans)

		1	2	3	4	5	6
31	ASSETS LESS LIABILITIES 0-3 MOS.	12.41	14.81	10.34	7.54	17.24	9.74
32	ASSETS LESS LIABILITIES 3-6 MOS.	.32	-2.68	-3.65	-6.54	-6.04	-4.10
33	ASSETS LESS LIABILITIES 6-12 MOS.	3.46	1.42	1.59	2.47	-1.23	-.05
34	ASSETS LESS LIABILITIES >1 YR.	22.55	23.85	25.18	27.83	25.69	32.88

Liquidity

		1	2	3	4	5	6
35	NET LARGE LIAB. / NET EARN. ASSETS*	-9.39	-5.64	-5.89	-7.44	4.54	13.71
36	LIQUID ASSETS / LARGE LIABILITIES	367.98	247.29	257.14	292.68	140.89	56.30
37	CORE DEPOSITS / EARNING ASSETS	91.15	85.97	89.87	92.47	88.31	81.69
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		1	2	3	4	5	6
39	LOANS TO DEPOSITS	51.51	56.73	55.67	53.85	71.38	87.38
40	DEMAND DEPOSITS--IPC	11.52	10.91	9.36	11.33	13.24	10.65
41	TOTAL DEMAND DEPOSITS	12.69	12.45	10.16	12.54	14.80	12.21
42	SAVINGS DEPOSITS (IPC)	23.78	24.61	25.03	28.60	30.02	23.79
43	TIME DEPOSITS (IPC)	56.91	59.00	59.02	56.02	53.78	51.47
44	TOTAL TIME & SAVINGS DEPOSITS	70.56	70.78	72.72	73.53	73.83	70.18
45	MEMO: TIME DEPOSITS OVER 100M*	4.02	4.31	3.69	5.50	7.29	10.03
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.21	94.93	93.89	98.05	98.16	91.71
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.01	2.68	9.18
49	BORROWINGS*	.00	.00	.39	.38	4.13	10.02

Use of Funds
(% of Earning Assets)

		1	2	3	4	5	6
50	FED FUNDS SOLD & REPOS	5.17	4.30	3.39	1.82	1.52	1.63
51	INVESTMENT SECURITIES	39.11	40.74	40.81	43.91	30.10	15.77
52	TOTAL LOANS NET OF UNEARNED DISC.	47.99	51.37	53.92	54.35	67.16	80.14
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.21	5.64	7.23	11.22	18.56	11.18
54	MEMO: REAL ESTATE LOANS	4.56	4.40	7.31	10.93	15.65	10.35
55	MEMO: PERSONAL LOANS	6.25	4.32	5.40	7.43	9.11	12.70
56	MEMO: AGRICULTURAL LOANS	30.36	21.70	33.03	20.64	18.42	18.03
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	93.30	92.67	93.54	91.25	89.43	93.82
59	NONINT. CASH & DUE / AVG. ASSETS	4.91	4.10	3.36	4.66	5.09	6.08

Capital Position

		1	2	3	4	5	6
60	EFFECTIVE TAX RATE ON NET INCOME*	23.58	18.75	26.86	17.56	23.27	-25.20
61	CASH DIVIDEND / NET INCOME	.00	38.32	18.18	27.18	33.54	22.15
62	INTERNAL CAPITAL FORMATION RATE	7.14	6.54	8.54	3.57	4.77	8.69
63	EQUITY CAPITAL / AVERAGE ASSETS	10.73	9.61	9.12	8.16	7.13	5.93
64	PRIMARY CAPITAL / AVERAGE ASSETS	11.06	10.44	9.91	8.63	7.78	6.97

Growth Statistics

		1	2	3	4	5	6
65	NET INCOME (1 YR)	-8.60	.63	-.65	-22.39	18.27	22.34
66	NET INCOME (5 YR COMPOUND)	94.25	87.60	85.33	7.12	36.59	N/A
67	AVERAGE ASSETS (1 YR)	7.35	5.12	6.76	6.24	3.82	33.83
68	AVERAGE ASSETS (5 YR COMPOUND)	89.16	68.48	89.38	87.27	85.64	N/A

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		1	2	3	4	5	6
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	2.68	3.75	8.96
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.12	.17	.23	.12

Tennessee

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 TENNESSEE BASED ON 294 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.21	10.62	10.95	11.45	12.02
2	INTEREST EXPENSE*	7.53	7.26	6.96	6.59	6.15
3	NET INTEREST INCOME (FTE)	3.27	3.57	4.05	4.60	5.16
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.18	.28	.38	.57	.75
6	OTHER NONINTEREST INCOME	.07	.12	.18	.31	.56
7	SECURITIES GAINS (LOSSES)	-.10	-.01	.00	.01	.09
8	SALARIES & EMPLOYEE BENEFITS*	2.12	1.80	1.53	1.30	1.18
9	OCCUPANCY EXPENSES*	.77	.58	.44	.32	.22
10	OTHER NONINTEREST EXPENSE*	1.65	1.28	1.01	.75	.62
11	TAX PROVISION*	.65	.39	.19	.00	.00
12	RETURN ON ASSETS--NET INCOME	-.27	.63	1.00	1.28	1.54
13	RETURN ON EQUITY--NET INCOME	-4.84	8.22	12.47	15.86	18.49

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.28	11.64	12.12	12.76	13.29
15	BREAK EVEN YIELD*	11.45	10.77	10.21	9.74	9.28
16	YIELD ON LOANS	12.71	13.15	13.79	14.34	15.00
17	YIELD ON INVESTMENT SEC. (FTE)	8.97	9.62	10.21	10.96	12.13
18	RATE ON TIME & SAVINGS DEPOSITS*	9.72	9.34	9.09	8.84	8.54
19	RATE ON TOTAL INTEREST FUNDS*	9.73	9.37	9.10	8.83	8.53

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	3.00	1.47	.80	.41	.16
21	GROSS CHARGE OFFS*	3.50	1.74	.82	.39	.19
22	RECOVERIES / GROSS CHARGE OFFS	3.31	9.94	18.87	37.14	68.78
23	NET CHARGE OFFS*	2.74	1.23	.61	.23	.06
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.29	1.75	3.56	9.51	21.42

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	3.75	2.25	1.13	.56	.28
26	NONACCRUAL*	3.19	1.69	.72	.12	.00
27	RENEGOTIATED*	.74	.12	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.67	4.07	2.28	1.22	.63
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	53.72	26.24	13.05	6.08	3.02
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	15.86	25.50	47.41	53.41	170.69

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-6.32	-2.88	4.77	13.71	21.18
32	ASSETS LESS LIABILITIES 3-6 MOS.	-13.28	-9.80	-6.01	-2.57	.44
33	ASSETS LESS LIABILITIES 6-12 MOS.	.27	3.78	7.65	11.56	14.75
34	ASSETS LESS LIABILITIES >1 YR.	15.56	21.46	29.13	36.31	44.07

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	16.56	5.62	-2.69	-11.95	-25.56
36	LIQUID ASSETS / LARGE LIABILITIES	55.63	92.39	161.55	257.48	449.05
37	CORE DEPOSITS / EARNING ASSETS	75.77	83.78	89.35	94.26	97.39
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	39.13	46.14	56.95	65.84	74.71
40	DEMAND DEPOSITS--IPC	9.40	11.21	13.55	16.55	20.25
41	TOTAL DEMAND DEPOSITS	10.80	12.75	14.96	18.52	23.00
42	SAVINGS DEPOSITS (IPC)	14.59	18.88	23.15	28.74	31.06
43	TIME DEPOSITS (IPC)	43.86	52.06	58.55	64.75	69.64
44	TOTAL TIME & SAVINGS DEPOSITS	65.72	69.89	74.29	78.17	81.12
45	MEMO: TIME DEPOSITS OVER 100M*	19.59	13.82	9.54	5.20	2.94
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93.35	96.06	98.62	100.85	103.57
48	FED FUNDS PURCHASED & REV. REPOS*	3.56	.67	.00	.00	.00
49	BORROWINGS*	4.72	1.77	.18	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.38	2.69	4.52	7.21	12.61
51	INVESTMENT SECURITIES	17.31	24.07	34.52	45.51	53.88
52	TOTAL LOANS NET OF UNEARNED DISC.	37.09	44.93	55.25	65.24	74.27
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.76	4.82	8.53	13.00	19.34
54	MEMO: REAL ESTATE LOANS	12.55	15.46	20.55	26.41	33.72
55	MEMO: PERSONAL LOANS	8.73	10.85	16.03	21.65	27.66
56	MEMO: AGRICULTURAL LOANS	.09	.42	1.84	4.22	7.75
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.43	89.27	90.86	92.24	93.18
59	NONINT. CASH & DUE / AVG. ASSETS	3.67	4.39	5.25	6.51	8.01

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	38.10	29.91	18.12	4.75	.00
61	CASH DIVIDEND / NET INCOME	.00	2.53	20.00	38.54	63.79
62	INTERNAL CAPITAL FORMATION RATE	-5.80	3.95	8.54	11.78	14.44
63	EQUITY CAPITAL / AVERAGE ASSETS	5.59	6.58	7.60	8.97	10.46
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.13	7.10	8.12	9.57	10.96

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-61.23	-11.55	10.57	54.11	158.73
66	NET INCOME (5 YR COMPOUND)	-101.47	-51.21	90.59	104.35	125.14
67	AVERAGE ASSETS (1 YR)	1.25	6.19	9.60	13.35	21.68
68	AVERAGE ASSETS (5 YR COMPOUND)	76.91	84.73	90.58	96.61	102.83

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	2.29	.03	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.34	.58	.12	.00	.00

Bank Administration Institute

Tennessee

MEDIANS BY RESOURCE CLASS FOR 294 BANKS IN TENNESSEE

Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500

Performance (% of Assets)

1 INTEREST INCOME (FTE)	11.32	11.06	10.81	10.82	11.19	10.76
2 INTEREST EXPENSE*	6.36	7.04	7.00	6.98	6.94	6.57
3 NET INTEREST INCOME (FTE)	4.34	4.16	3.96	3.87	4.41	4.25
4 TRUST INCOME	.00	.00	.00	.00	.00	.25
5 SERVICE CHGS. ON DEPOSITS	.43	.40	.38	.35	.44	.40
6 OTHER NONINTEREST INCOME	.23	.22	.17	.18	.18	.68
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	1.59	1.61	1.53	1.41	1.51	1.84
9 OCCUPANCY EXPENSES*	.54	.42	.43	.35	.51	.54
10 OTHER NONINTEREST EXPENSE*	1.29	1.05	1.02	.94	.96	1.32
11 TAX PROVISION*	.04	.26	.16	.25	.22	.20
12 RETURN ON ASSETS--NET INCOME	.70	.95	.98	1.04	1.03	1.01
13 RETURN ON EQUITY--NET INCOME	8.52	11.83	12.43	12.92	14.49	15.54

Yields and Rates

14 TAX EQUIV. YIELD ON EARNING ASSETS	12.38	12.28	11.95	11.90	12.41	12.82
15 BREAK EVEN YIELD*	10.53	10.40	10.21	10.01	10.17	10.56
16 YIELD ON LOANS	14.27	14.11	13.66	13.63	13.58	13.20
17 YIELD ON INVESTMENT SEC. (FTE)	10.51	10.13	10.21	9.96	11.50	16.39
18 RATE ON TIME & SAVINGS DEPOSITS*	9.20	9.11	9.15	9.08	8.97	9.26
19 RATE ON TOTAL INTEREST FUNDS*	9.21	9.06	9.15	9.08	8.99	9.45

Asset Quality Loan Losses

(% of Average Loans)

20 LOAN LOSS PROVISION*	1.43	.89	.80	.80	.58	.90
21 GROSS CHARGE OFFS*	.89	1.07	.94	.71	.55	.63
22 RECOVERIES / GROSS CHARGE OFFS	12.09	18.62	27.59	15.66	22.40	19.61
23 NET CHARGE OFFS*	.87	.78	.62	.61	.39	.50
24 EARNINGS COVERAGE OF NET CHARGE OFFS	2.52	2.71	4.32	3.95	7.22	5.29

Classified Loans

(% of Average Loans)

25 PAST DUE >90 DAYS*	1.10	1.40	1.17	1.11	.78	.72
26 NONACCRUAL*	.10	.50	.92	.76	.47	1.10
27 RENEGOTIATED*	.00	.00	.00	.00	.01	.37
28 TOTAL CLASSIFIED LOANS*	1.93	2.54	2.38	2.20	2.16	2.25
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	6.51	14.62	12.71	12.46	12.33	16.68
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	52.70	38.69	52.32	48.57	52.52	56.58

Interest Sensitivity

(% of Average Loans)

31 ASSETS LESS LIABILITIES 0-3 MOS.	12.83	3.54	4.19	4.77	5.97	14.37
32 ASSETS LESS LIABILITIES 3-6 MOS.	-7.18	-7.46	-5.27	-6.86	-4.89	-3.61
33 ASSETS LESS LIABILITIES 6-12 MOS.	6.99	9.23	7.32	7.28	7.13	1.42
34 ASSETS LESS LIABILITIES >1 YR.	25.32	27.24	28.60	33.02	33.90	24.05

Liquidity

35 NET LARGE LIAB. / NET EARN. ASSETS*	-11.34	-4.80	-3.56	-2.66	1.57	22.92
36 LIQUID ASSETS / LARGE LIABILITIES	189.06	156.74	175.04	161.27	127.30	65.90
37 CORE DEPOSITS / EARNING ASSETS	93.29	91.61	89.89	89.07	84.94	81.57
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00

Source of Funds

(% of Earning Assets)

39 LOANS TO DEPOSITS	59.73	57.34	55.50	52.84	57.61	73.35
40 DEMAND DEPOSITS--IPC	14.73	13.30	13.57	13.11	14.13	19.16
41 TOTAL DEMAND DEPOSITS	16.53	14.47	15.09	14.76	15.77	25.27
42 SAVINGS DEPOSITS (IPC)	20.00	20.60	22.36	23.56	30.07	26.85
43 TIME DEPOSITS (IPC)	59.12	62.74	60.45	58.52	52.42	42.70
44 TOTAL TIME & SAVINGS DEPOSITS	70.19	76.86	74.04	75.21	72.66	60.25
45 MEMO: TIME DEPOSITS OVER 100M*	5.46	7.24	7.86	9.83	10.35	13.18
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	98.97	95.22	98.76	98.14	97.51	95.03
48 FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.79	12.82
49 BORROWINGS*	.00	.00	.02	.65	1.87	12.97

Use of Funds

(% of Earning Assets)

50 FED FUNDS SOLD & REPOS	8.54	4.95	4.43	4.13	3.73	5.31
51 INVESTMENT SECURITIES	25.58	32.49	33.58	39.15	37.21	20.64
52 TOTAL LOANS NET OF UNEARNED DISC.	53.93	56.18	54.55	52.32	56.85	68.67
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	8.63	8.15	8.05	8.93	11.73	24.75
54 MEMO: REAL ESTATE LOANS	20.26	21.18	21.58	20.34	22.53	15.67
55 MEMO: PERSONAL LOANS	16.62	16.80	15.27	15.52	15.99	13.11
56 MEMO: AGRICULTURAL LOANS	2.53	2.87	2.22	1.74	.55	.23
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.17
58 EARNING ASSETS / AVERAGE ASSETS	90.78	90.95	91.18	91.23	90.46	84.34
59 NONINT. CASH & DUE / AVG. ASSETS	6.29	5.55	4.53	4.60	5.35	10.34

Capital Position

60 EFFECTIVE TAX RATE ON NET INCOME*	9.69	22.16	17.66	22.53	15.73	15.72
61 CASH DIVIDEND / NET INCOME	.00	10.34	19.60	26.97	29.83	36.82
62 INTERNAL CAPITAL FORMATION RATE	7.46	9.07	8.72	8.94	10.56	7.38
63 EQUITY CAPITAL / AVERAGE ASSETS	8.29	7.68	7.86	7.64	7.26	5.36
64 PRIMARY CAPITAL / AVERAGE ASSETS	9.56	8.12	8.34	8.16	7.47	6.22

Growth Statistics

65 NET INCOME (1 YR)	40.03	15.61	4.04	5.46	22.09	27.57
66 NET INCOME (5 YR COMPOUND)	57.65	88.88	86.56	92.07	95.82	106.95
67 AVERAGE ASSETS (1 YR)	8.49	8.25	9.35	10.73	11.88	14.00
68 AVERAGE ASSETS (5 YR COMPOUND)	88.51	87.35	90.67	92.41	92.76	91.58

Off Balance Sheet Commitments and Contingencies

(% of Average Assets)

69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.69	16.76
70 OTHER COMMITMENTS & CONTINGENCIES*	.00	.02	.18	.18	.49	2.02

Texas

PROFIT DISTRIBUTION PROFILE 1984 TEXAS BASED ON 1853 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	9.88	10.55	11.08	11.61	12.08
2	INTEREST EXPENSE*	7.64	7.23	6.69	6.07	5.23
3	NET INTEREST INCOME (FTE)	3.21	3.79	4.35	4.96	5.55
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.16	.31	.52	.79	1.12
6	OTHER NONINTEREST INCOME	.07	.12	.21	.34	.55
7	SECURITIES GAINS (LOSSES)	-.02	.00	.00	.00	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.59	2.07	1.67	1.37	1.13
9	OCCUPANCY EXPENSES*	1.19	.80	.52	.36	.25
10	OTHER NONINTEREST EXPENSE*	2.02	1.59	1.16	.86	.68
11	TAX PROVISION*	.72	.43	.09	.00	-.16
12	RETURN ON ASSETS--NET INCOME	-1.25	.28	1.00	1.42	1.81
13	RETURN ON EQUITY--NET INCOME	-9.46	3.33	12.05	16.91	21.75

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.08	11.79	12.41	13.02	13.61
15	BREAK EVEN YIELD*	12.36	11.20	10.28	9.61	8.92
16	YIELD ON LOANS	12.59	13.33	13.52	14.30	15.16
17	YIELD ON INVESTMENT SEC. (FTE)	7.20	8.87	10.03	11.01	12.37
18	RATE ON TIME & SAVINGS DEPOSITS*	10.21	9.86	9.48	9.08	8.45
19	RATE ON TOTAL INTEREST FUNDS*	10.23	9.86	9.49	9.05	8.44

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	3.03	1.51	.81	.42	.15
21	GROSS CHARGE OFFS*	3.04	1.47	.63	.24	.03
22	RECOVERIES / GROSS CHARGE OFFS	.83	5.92	15.50	34.92	65.58
23	NET CHARGE OFFS*	2.52	1.19	.47	.14	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.17	1.62	4.40	10.75	24.27

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	1.98	1.10	.45	.12	.00
26	NONACCRUAL*	2.30	1.00	.26	.00	.00
27	RENEGOTIATED*	.29	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.21	2.27	1.05	.34	.02
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	28.64	14.36	6.34	1.62	.10
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	26.61	44.45	91.45	192.47	545.62

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	.70	8.74	18.53	29.30	38.91
32	ASSETS LESS LIABILITIES 3-6 MOS.	-10.01	-7.34	-4.31	-.79	3.00
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.02	-.33	2.07	5.00	8.45
34	ASSETS LESS LIABILITIES >1 YR.	8.16	16.53	25.23	34.99	43.46

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	41.25	29.03	15.34	2.48	-8.08
36	LIQUID ASSETS / LARGE LIABILITIES	22.77	34.25	57.17	94.72	155.42
37	CORE DEPOSITS / EARNING ASSETS	53.77	65.84	76.52	84.93	90.62
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	39.66	50.96	62.61	73.50	80.96
40	DEMAND DEPOSITS--IPC	11.13	13.84	17.71	22.41	28.21
41	TOTAL DEMAND DEPOSITS	12.57	16.12	20.30	25.32	30.75
42	SAVINGS DEPOSITS (IPC)	15.51	20.66	25.69	31.36	37.36
43	TIME DEPOSITS (IPC)	26.76	43.52	50.32	57.07	62.77
44	TOTAL TIME & SAVINGS DEPOSITS	57.48	63.21	68.34	73.44	77.83
45	MEMO: TIME DEPOSITS OVER 100M*	42.11	32.23	21.65	13.36	8.14
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.62	95.60	98.61	101.85	105.05
48	FED FUNDS PURCHASED & REV. REPOS*	3.57	1.04	.00	.00	.00
49	BORROWINGS*	5.07	1.63	.37	.00	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.47	3.35	6.62	11.93	21.43
51	INVESTMENT SECURITIES	5.20	13.36	21.68	34.30	46.17
52	TOTAL LOANS NET OF UNEARNED DISC.	36.14	48.92	62.11	72.83	80.28
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.65	11.84	19.11	27.03	34.64
54	MEMO: REAL ESTATE LOANS	5.79	11.09	18.15	26.22	34.40
55	MEMO: PERSONAL LOANS	5.88	9.38	13.96	19.99	27.04
56	MEMO: AGRICULTURAL LOANS	.00	.00	.53	4.65	12.10
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	83.86	86.93	89.66	91.75	93.17
59	NONINT. CASH & DUE / AVG. ASSETS	3.90	4.87	6.32	8.15	10.20

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	41.46	30.54	14.25	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	11.71	46.72	96.58
62	INTERNAL CAPITAL FORMATION RATE	-11.74	-1.22	6.54	12.21	16.73
63	EQUITY CAPITAL / AVERAGE ASSETS	6.02	6.88	8.30	10.53	15.90
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.70	7.52	8.66	11.12	16.47

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-89.20	-22.04	7.60	49.05	173.74
66	NET INCOME (5 YR COMPOUND)	-99.84	36.68	91.73	108.33	124.57
67	AVERAGE ASSETS (1 YR)	-.02	5.38	11.44	21.65	28.37
68	AVERAGE ASSETS (5 YR COMPOUND)	83.25	50.78	97.88	105.10	115.71

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	8.62	3.82	.78	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	3.20	1.45	.49	.08	.00

MEDIANS BY RESOURCE CLASS FOR 1653 BANKS IN TEXAS

Performance (% of Assets)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1	INTEREST INCOME (FTE)	10.25	11.17	11.07	11.31	11.33	10.60
2	INTEREST EXPENSE*	5.02	6.64	6.74	6.72	6.81	7.25
3	NET INTEREST INCOME (FTE)	4.24	4.47	4.33	4.31	4.44	3.28
4	TRUST INCOME	.00	.00	.00	.00	.30	.22
5	SERVICE CHGS. ON DEPOSITS	.39	.53	.62	.58	.44	.17
6	OTHER NONINTEREST INCOME	.13	.21	.21	.21	.20	.38
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.29	1.86	1.73	1.57	1.44	1.21
9	OCCUPANCY EXPENSES*	.73	.63	.55	.48	.39	.34
10	OTHER NONINTEREST EXPENSE*	1.67	1.35	1.19	1.07	.93	.91
11	TAX PROVISION*	.00	.00	.12	.25	.26	.01
12	RETURN ON ASSETS--NET INCOME	-.49	.72	1.03	1.15	1.17	.65
13	RETURN ON EQUITY--NET INCOME	-2.43	7.10	12.58	13.98	16.40	11.34

Yields and Rates

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.64	12.53	12.41	12.16	12.64	12.26
15	BREAK EVEN YIELD*	10.70	10.86	10.43	10.02	9.88	10.18
16	YIELD ON LOANS	13.26	14.22	14.01	13.85	13.58	12.79
17	YIELD ON INVESTMENT SEC. (FTE)	9.54	10.04	9.89	9.47	11.69	14.62
18	RATE ON TIME & SAVINGS DEPOSITS*	8.46	9.34	9.50	9.50	9.51	9.63
19	RATE ON TOTAL INTEREST FUNDS*	8.51	9.53	9.30	9.50	9.53	9.92

Asset Quality Loan Losses
(% of Average Loans)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
20	LOAN LOSS PROVISION*	.85	.92	.88	.70	.65	.95
21	GROSS CHARGE OFFS*	.17	.58	.72	.65	.64	1.20
22	RECOVERIES / GROSS CHARGE OFFS	11.11	13.30	14.29	17.30	16.29	10.46
23	NET CHARGE OFFS*	.04	.43	.53	.47	.51	1.07
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.97	2.52	4.49	5.63	5.13	2.17

Classified Loans
(% of Average Loans)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
25	PAST DUE >90 DAYS*	.05	.41	.56	.45	.44	.51
26	NONACCRUAL*	.00	.05	.26	.35	.72	2.88
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.12
28	TOTAL CLASSIFIED LOANS*	.09	.67	1.10	1.18	1.41	3.74
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.23	3.25	6.01	7.42	10.95	25.48
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	66.67	54.90	79.73	84.60	75.00	40.62

Interest Sensitivity
(% of Average Loans)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
31	ASSETS LESS LIABILITIES 0-3 MOS.	25.55	13.61	17.35	18.51	14.34	11.07
32	ASSETS LESS LIABILITIES 3-6 MOS.	-1.46	-4.51	-3.96	-4.23	-5.76	-3.88
33	ASSETS LESS LIABILITIES 6-12 MOS.	2.84	2.58	2.73	1.67	1.21	.65
34	ASSETS LESS LIABILITIES >1 YR.	15.47	22.29	27.27	27.72	25.88	17.58

Liquidity

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
35	NET LARGE LIAB. / NET EARN. ASSETS*	5.72	12.02	13.30	14.68	26.75	51.72
36	LIQUID ASSETS / LARGE LIABILITIES	69.59	64.40	66.20	57.12	40.77	28.18
37	CORE DEPOSITS / EARNING ASSETS	71.93	78.37	79.31	77.64	71.51	53.02
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
39	LOANS TO DEPOSITS	60.03	62.65	61.29	62.65	66.88	84.67
40	DEMAND DEPOSITS--IPC	15.64	16.25	18.18	19.05	19.00	13.87
41	TOTAL DEMAND DEPOSITS	18.79	18.57	20.49	21.46	21.09	21.26
42	SAVINGS DEPOSITS (IPC)	21.33	25.69	27.11	26.96	24.37	16.27
43	TIME DEPOSITS (IPC)	46.72	51.84	50.17	45.92	51.81	48.41
44	TOTAL TIME & SAVINGS DEPOSITS	62.24	69.16	63.75	65.40	69.59	63.45
45	MEMO: TIME DEPOSITS OVER 100M*	21.24	20.70	19.41	20.08	27.69	36.71
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93.84	98.27	99.77	98.95	99.05	95.17
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.23	1.32	13.04
49	BORROWINGS*	.00	.00	.25	.82	2.04	14.32

Use of Funds
(% of Earning Assets)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
50	FED FUNDS SOLD & REPOS	12.42	7.82	5.82	5.68	5.31	3.42
51	INVESTMENT SECURITIES	13.24	20.81	24.35	23.29	21.33	16.83
52	TOTAL LOANS NET OF UNEARNED DISC.	52.19	61.80	60.81	62.11	65.82	74.55
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	14.29	15.98	15.44	20.05	23.09	23.84
54	MEMO: REAL ESTATE LOANS	12.28	15.67	18.41	19.72	22.33	21.34
55	MEMO: PERSONAL LOANS	13.67	15.35	15.28	13.72	11.71	6.43
56	MEMO: AGRICULTURAL LOANS	1.35	1.53	.78	.17	.11	.23
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.38
58	EARNING ASSETS / AVERAGE ASSETS	85.74	89.43	89.60	90.43	89.89	86.34
59	NONINT. CASH & DUE / AVG. ASSETS	6.88	6.09	6.25	5.04	6.56	9.56

Capital Position

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	2.84	14.81	19.45	22.28	7.25
61	CASH DIVIDEND / NET INCOME	.00	.00	10.00	27.45	32.44	22.77
62	INTERNAL CAPITAL FORMATION RATE	-2.72	4.53	7.43	8.63	9.34	7.52
63	EQUITY CAPITAL / AVERAGE ASSETS	19.25	10.02	8.30	7.76	6.76	5.42
64	PRIMARY CAPITAL / AVERAGE ASSETS	19.70	10.64	8.83	8.38	7.44	6.27

Growth Statistics

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
65	NET INCOME (1 YR)	21.52	9.08	5.07	6.91	7.25	24.85
66	NET INCOME (5 YR COMPOUND)	77.84	83.43	92.05	53.15	96.05	84.47
67	AVERAGE ASSETS (1 YR)	11.79	12.08	12.67	10.58	9.78	5.58
68	AVERAGE ASSETS (5 YR COMPOUND)	93.71	97.39	96.06	98.23	98.05	95.95

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

Resource Class — Size in Millions —		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.03	.23	.78	1.20	2.22	20.94
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.27	.45	.64	1.00	3.95

Utah

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 UTAH BASED ON 60 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.46	10.96	11.41	11.96	12.47
2	INTEREST EXPENSE*	7.10	6.85	6.33	5.48	5.04
3	NET INTEREST INCOME (FTE)	3.97	4.63	5.21	5.88	6.53
4	TRUST INCOME	.00	.00	.00	.00	.10
5	SERVICE CHGS. ON DEPOSITS	.24	.50	.79	1.12	1.62
6	OTHER NONINTEREST INCOME	.09	.18	.33	.51	1.23
7	SECURITIES GAINS (LOSSES)	-.06	.00	.00	.00	.06
8	SALARIES & EMPLOYEE BENEFITS*	3.19	2.67	2.39	1.91	1.43
9	OCCUPANCY EXPENSES*	1.72	1.17	.79	.44	.29
10	OTHER NONINTEREST EXPENSE*	2.82	2.23	1.73	1.35	.92
11	TAX PROVISION*	1.11	.45	.07	.00	.00
12	RETURN ON ASSETS--NET INCOME	-1.19	.14	.74	1.27	1.77
13	RETURN ON EQUITY--NET INCOME	-16.59	1.87	9.87	13.68	19.80
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.03	12.57	13.52	14.15	14.86
15	BREAK EVEN YIELD*	13.75	12.56	11.64	10.35	9.45
16	YIELD ON LOANS	13.49	14.14	14.71	15.38	15.98
17	YIELD ON INVESTMENT SEC. (FTE)	7.76	9.04	10.14	11.24	13.76
18	RATE ON TIME & SAVINGS DEPOSITS*	9.93	9.35	8.99	8.59	8.21
19	RATE ON TOTAL INTEREST FUNDS*	9.89	9.40	8.94	8.56	8.16
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	2.64	1.24	.74	.34	.05
21	GROSS CHARGE OFFS*	2.62	1.47	.74	.36	.18
22	RECOVERIES / GROSS CHARGE OFFS	1.19	5.77	15.02	34.72	66.69
23	NET CHARGE OFFS*	2.39	1.19	.56	.27	.01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.03	1.02	3.11	6.47	15.96
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	4.80	2.94	1.95	1.09	.30
26	NONACCRUAL*	5.74	2.91	1.21	.24	.00
27	RENEGOTIATED*	.23	.03	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	9.30	6.34	4.14	2.17	1.30
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	69.39	44.51	26.38	14.29	6.68
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	10.71	16.02	25.42	40.72	67.61
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	-4.07	7.28	13.15	20.77	30.73
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.49	-5.07	-3.76	-1.53	1.17
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.09	.52	2.18	6.11	9.05
34	ASSETS LESS LIABILITIES >1 YR.	16.01	23.88	31.34	41.88	52.07
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	37.03	29.74	13.41	5.10	-1.69
36	LIQUID ASSETS / LARGE LIABILITIES	29.27	15.45	58.12	109.66	196.50
37	CORE DEPOSITS / EARNING ASSETS	67.43	77.97	83.74	53.01	97.09
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	59.16	65.91	76.27	80.35	85.65
40	DEMAND DEPOSITS--IPC	12.32	15.49	18.92	27.35	33.77
41	TOTAL DEMAND DEPOSITS	14.18	18.26	21.49	29.37	35.66
42	SAVINGS DEPOSITS (IPC)	23.42	28.60	34.51	39.74	44.13
43	TIME DEPOSITS (IPC)	30.75	36.15	42.55	47.06	56.27
44	TOTAL TIME & SAVINGS DEPOSITS	57.29	60.56	63.39	72.57	76.94
45	MEMO: TIME DEPOSITS OVER 100M*	31.16	24.34	13.69	7.93	4.13
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	89.46	96.39	101.56	106.75	110.63
48	FED FUNDS PURCHASED & REV. REPOS*	9.19	2.66	.00	.00	.00
49	BORROWINGS*	11.24	5.57	2.36	.38	.00
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	1.23	2.29	6.42	13.30	16.86
51	INVESTMENT SECURITIES	.45	2.36	11.64	19.92	30.52
52	TOTAL LOANS NET OF UNEARNED DISC.	55.04	67.21	75.51	83.40	90.53
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.24	11.60	17.69	27.39	38.22
54	MEMO: REAL ESTATE LOANS	11.01	15.58	29.41	41.24	50.59
55	MEMO: PERSONAL LOANS	9.19	13.36	17.31	22.30	31.66
56	MEMO: AGRICULTURAL LOANS	.00	.00	.26	1.83	11.21
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	75.74	82.51	85.19	89.36	93.77
59	NONINT. CASH & DUE / AVG. ASSETS	3.54	5.20	8.27	9.91	11.40
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	48.01	25.69	9.13	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	13.57	34.93	61.22
62	INTERNAL CAPITAL FORMATION RATE	-19.99	.42	6.34	10.96	14.24
63	EQUITY CAPITAL / AVERAGE ASSETS	5.92	6.72	8.66	10.33	14.15
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.67	7.26	9.21	11.09	14.74
Growth Statistics						
65	NET INCOME (1 YR)	-169.45	-42.34	11.61	56.67	131.24
66	NET INCOME (5 YR COMPOUND)	-109.57	-79.48	32.59	101.55	110.10
67	AVERAGE ASSETS (1 YR)	-7.44	2.43	8.57	14.31	19.83
68	AVERAGE ASSETS (5 YR COMPOUND)	66.79	79.92	59.24	107.23	112.04
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	7.51	3.11	1.21	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.44	1.50	.43	.00	.00

Utah

MEDIANS BY RESOURCE CLASS FOR 60 BANKS IN UTAH

Performance (% of Assets)

	Resource Class— Size in Millions—	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1	INTEREST INCOME (FTE)	10.54	11.82	11.56	11.39	11.11	10.94
2	INTEREST EXPENSE*	5.56	6.22	6.61	6.34	6.73	6.51
3	NET INTEREST INCOME (FTE)	4.95	5.88	5.25	5.00	4.29	4.40
4	TRUST INCOME	.00	.00	.00	.00	.09	.10
5	SERVICE CHGS. ON DEPOSITS	1.25	.34	.74	.77	.36	.51
6	OTHER NONINTEREST INCOME	.33	.23	.25	.47	.40	.40
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	-.01	.05	.01
8	SALARIES & EMPLOYEE BENEFITS*	2.69	2.46	2.36	2.41	1.89	1.88
9	OCCUPANCY EXPENSES*	1.40	.85	.82	.68	.60	.64
10	OTHER NONINTEREST EXPENSE*	2.25	1.79	1.61	1.33	1.95	1.51
11	TAX PROVISION*	.00	.11	.15	.12	.16	.01
12	RETURN ON ASSETS--NET INCOME	-.34	.82	1.00	1.49	.38	.67
13	RETURN ON EQUITY--NET INCOME	-3.71	9.05	10.32	15.05	2.51	10.62

Yields and Rates

		1	2	3	4	5	6
14	TAX EQUIV. YIELD ON EARNING ASSETS	13.47	13.88	13.54	12.81	13.45	12.35
15	BREAK EVEN YIELD*	13.14	11.93	11.73	10.65	12.20	10.43
16	YIELD ON LOANS	14.79	15.29	15.23	14.04	14.36	13.48
17	YIELD ON INVESTMENT SEC. (FTE)	11.26	9.83	9.65	9.77	11.59	14.00
18	RATE ON TIME & SAVINGS DEPOSITS*	8.74	8.97	9.11	8.94	8.67	9.11
19	RATE ON TOTAL INTEREST FUNDS*	8.69	8.91	9.03	8.95	9.23	9.01

Asset Quality Loan Losses
(% of Average Loans)

		1	2	3	4	5	6
20	LOAN LOSS PROVISION*	.48	.83	.74	.54	.61	.84
21	GROSS CHARGE OFFS*	4.14	.67	.88	.52	.58	.81
22	RECOVERIES / GROSS CHARGE OFFS	31.03	15.97	13.04	13.30	10.40	10.72
23	NET CHARGE OFFS*	.38	.54	.72	.41	.46	.72
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.31	2.28	3.11	5.46	1.52	2.66

Classified Loans
(% of Average Loans)

		1	2	3	4	5	6
25	PAST DUE >90 DAYS*	1.80	2.30	1.41	3.67	1.20	1.05
26	NONACCRUAL*	3.15	1.13	.65	1.19	.74	1.44
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.07
28	TOTAL CLASSIFIED LOANS*	5.51	3.99	2.56	4.50	3.73	2.39
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	23.90	26.68	20.08	35.71	31.69	25.06
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	19.30	25.70	33.25	14.55	56.93	40.54

Interest Sensitivity
(% of Average Loans)

		1	2	3	4	5	6
31	ASSETS LESS LIABILITIES 0-3 MOS.	13.21	14.07	19.67	5.35	-3.17	11.66
32	ASSETS LESS LIABILITIES 3-6 MOS.	-3.34	-2.45	-4.14	-4.56	-3.20	-4.63
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.37	3.12	.81	3.21	3.67	1.74
34	ASSETS LESS LIABILITIES >1 YR.	24.15	28.60	23.86	40.39	43.92	29.73

Liquidity

		1	2	3	4	5	6
35	NET LARGE LIAB. / NET EARN. ASSETS*	26.09	12.53	10.11	5.18	30.96	29.36
36	LIQUID ASSETS / LARGE LIABILITIES	39.57	57.74	57.12	125.72	41.31	41.92
37	CORE DEPOSITS / EARNING ASSETS	84.55	83.74	87.16	93.34	72.17	70.85
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		1	2	3	4	5	6
39	LOANS TO DEPOSITS	65.31	77.99	77.56	66.45	70.56	75.51
40	DEMAND DEPOSITS--IPC	23.91	20.45	17.09	15.62	17.22	19.23
41	TOTAL DEMAND DEPOSITS	28.09	22.73	20.45	18.60	21.35	22.39
42	SAVINGS DEPOSITS (IPC)	30.75	34.31	37.15	33.10	32.27	26.47
43	TIME DEPOSITS (IPC)	47.72	41.72	39.57	43.13	37.36	43.22
44	TOTAL TIME & SAVINGS DEPOSITS	71.36	69.20	70.00	71.06	63.82	64.30
45	MEMO: TIME DEPOSITS OVER 100M*	25.78	15.27	15.29	9.12	16.00	21.25
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	107.94	101.78	105.00	100.62	88.75	94.37
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	1.04	4.40	9.81
49	BORROWINGS*	2.95	.92	1.32	1.11	10.78	11.36

Use of Funds
(% of Earning Assets)

		1	2	3	4	5	6
50	FED FUNDS SOLD & REPOS	14.59	6.56	6.40	1.55	1.89	8.17
51	INVESTMENT SECURITIES	.48	4.75	12.62	27.16	23.43	12.80
52	TOTAL LOANS NET OF UNEARNED DISC.	72.84	77.84	80.75	65.34	74.51	71.35
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	27.88	15.06	23.26	16.94	13.47	21.23
54	MEMO: REAL ESTATE LOANS	11.66	31.25	29.30	29.66	33.57	26.71
55	MEMO: PERSONAL LOANS	23.03	19.56	16.60	14.52	14.73	13.51
56	MEMO: AGRICULTURAL LOANS	.61	.00	1.02	.80	.04	1.39
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.19
58	EARNING ASSETS / AVERAGE ASSETS	79.64	84.97	84.42	87.81	87.05	85.32
59	NONINT. CASH & DUE / AVG. ASSETS	9.05	9.34	8.25	5.48	6.53	9.95

Capital Position

		1	2	3	4	5	6
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	15.34	17.61	8.31	10.47	.98
61	CASH DIVIDEND / NET INCOME	.00	.00	20.30	14.85	.00	40.44
62	INTERNAL CAPITAL FORMATION RATE	-3.71	5.27	8.66	12.31	2.51	6.97
63	EQUITY CAPITAL / AVERAGE ASSETS	10.33	8.91	8.00	9.45	7.82	6.16
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.67	9.44	8.44	10.02	8.37	6.73

Growth Statistics

		1	2	3	4	5	6
65	NET INCOME (1 YR)	70.33	8.01	-4.35	17.44	-75.12	6.60
66	NET INCOME (5 YR COMPOUND)	-109.32	56.40	66.76	53.65	-39.08	-52.81
67	AVERAGE ASSETS (1 YR)	-3.68	11.72	7.71	10.47	4.24	9.71
68	AVERAGE ASSETS (5 YR COMPOUND)	81.27	59.93	55.16	50.66	79.43	87.33

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		1	2	3	4	5	6
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.47	.00	1.64	1.19	8.17
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.27	.57	.32	.59	1.55

Vermont

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 VERMONT BASED ON 27 BANKS

Performance (% of Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1	INTEREST INCOME (FTE)	10.50	10.99	11.42	11.75	12.12
2	INTEREST EXPENSE*	7.54	7.02	6.87	6.34	6.06
3	NET INTEREST INCOME (FTE)	3.80	4.11	4.55	4.86	5.23
4	TRUST INCOME	.00	.00	.00	.07	.26
5	SERVICE CHGS. ON DEPOSITS	.15	.24	.30	.37	.46
6	OTHER NONINTEREST INCOME	.11	.16	.24	.46	.59
7	SECURITIES GAINS (LOSSES)	-.16	-.02	.00	.00	.12
8	SALARIES & EMPLOYEE BENEFITS*	2.16	1.99	1.62	1.66	1.39
9	OCCUPANCY EXPENSES*	.73	.63	.52	.40	.36
10	OTHER NONINTEREST EXPENSE*	1.56	1.31	1.10	.94	.84
11	TAX PROVISION*	.57	.35	.17	.01	-.02
12	RETURN ON ASSETS--NET INCOME	.52	.91	1.11	1.23	1.61
13	RETURN ON EQUITY--NET INCOME	7.67	11.91	15.34	17.28	20.20

Yields and Rates

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.16	11.94	12.42	12.80	13.26
15	BREAK EVEN YIELD*	11.07	10.73	10.27	9.81	9.43
16	YIELD ON LOANS	12.42	12.75	13.20	13.53	13.96
17	YIELD ON INVESTMENT SEC. (FTE)	8.24	9.17	9.68	12.89	15.73
18	RATE ON TIME & SAVINGS DEPOSITS*	9.34	9.04	8.84	8.68	8.10
19	RATE ON TOTAL INTEREST FUNDS*	9.25	9.09	8.86	8.71	8.09

Asset Quality Loan Losses
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20	LOAN LOSS PROVISION*	.95	.56	.37	.12	.05
21	GROSS CHARGE OFFS*	.84	.60	.38	.14	.08
22	RECOVERIES / GROSS CHARGE OFFS	3.70	15.70	25.15	59.10	86.90
23	NET CHARGE OFFS*	.72	.49	.27	.07	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.38	3.04	6.14	14.64	49.85

Classified Loans
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25	PAST DUE >90 DAYS*	2.48	1.58	1.27	.78	.42
26	NONACCRUAL*	1.39	.95	.53	.15	.04
27	RENEGOTIATED*	.47	.08	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.49	.60	2.03	1.45	.99
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	34.40	3.48	15.74	11.71	6.53
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	20.86	2.88	39.33	56.37	87.83

Interest Sensitivity
(% of Average Loans)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31	ASSETS LESS LIABILITIES 0-3 MOS.	-.72	7.78	14.45	19.25	21.67
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.70	-4.88	-2.82	.33	2.35
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.56	-.36	1.61	3.71	5.08
34	ASSETS LESS LIABILITIES >1 YR.	26.36	33.20	38.55	43.70	51.05

Liquidity

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35	NET LARGE LIAB. / NET EARN. ASSETS*	7.36	4.62	-.56	-6.88	-14.07
36	LIQUID ASSETS / LARGE LIABILITIES	53.93	110.43	155.65	378.64	524.31
37	CORE DEPOSITS / EARNING ASSETS	82.20	87.11	91.41	94.02	96.68
38	BROKERED DEPOSITS / EARNING ASSETS*	.11	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39	LOANS TO DEPOSITS	54.49	64.68	72.51	81.28	88.80
40	DEMAND DEPOSITS--IPC	9.35	11.16	12.93	14.35	15.66
41	TOTAL DEMAND DEPOSITS	11.43	13.06	15.54	16.51	19.51
42	SAVINGS DEPOSITS (IPC)	29.02	34.59	39.21	44.56	51.77
43	TIME DEPOSITS (IPC)	30.30	35.95	39.52	45.43	54.65
44	TOTAL TIME & SAVINGS DEPOSITS	68.76	72.90	74.80	78.04	78.95
45	MEMO: TIME DEPOSITS OVER 100M*	14.75	8.37	5.19	2.68	1.37
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.17	96.28	97.29	98.97	100.69
48	FED FUNDS PURCHASED & REV. REPOS*	2.47	.98	.09	.00	.00
49	BORROWINGS*	4.16	2.35	1.06	.08	.00

Use of Funds
(% of Earning Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50	FED FUNDS SOLD & REPOS	1.13	2.16	3.29	7.98	13.70
51	INVESTMENT SECURITIES	9.69	13.01	16.66	22.59	28.95
52	TOTAL LOANS NET OF UNEARNED DISC.	53.22	63.36	71.51	80.96	82.22
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.49	10.17	13.53	19.73	23.53
54	MEMO: REAL ESTATE LOANS	25.90	30.05	34.42	42.33	45.42
55	MEMO: PERSONAL LOANS	6.47	11.29	14.04	17.45	25.08
56	MEMO: AGRICULTURAL LOANS	.00	.16	.60	1.97	7.46
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	89.86	91.77	92.68	93.34	94.56
59	NONINT. CASH & DUE / AVG. ASSETS	3.72	4.20	4.54	5.02	5.93

Capital Position

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60	EFFECTIVE TAX RATE ON NET INCOME*	31.43	26.40	15.99	3.72	-1.55
61	CASH DIVIDEND / NET INCOME	9.08	21.89	32.71	39.33	44.05
62	INTERNAL CAPITAL FORMATION RATE	3.19	7.76	9.06	12.58	13.73
63	EQUITY CAPITAL / AVERAGE ASSETS	5.86	6.41	7.27	7.78	9.83
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.40	6.92	7.86	8.48	10.20

Growth Statistics

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65	NET INCOME (1 YR)	-40.46	-6.51	6.79	23.59	29.91
66	NET INCOME (5 YR COMPOUND)	-8.61	81.31	95.39	105.05	110.50
67	AVERAGE ASSETS (1 YR)	5.21	7.81	12.27	14.95	17.37
68	AVERAGE ASSETS (5 YR COMPOUND)	76.78	83.34	90.30	96.35	104.43

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69	LOAN COMMITMENTS / AVERAGE ASSETS*	3.99	2.16	.74	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.13	.69	.32	.13	-.12

Bank Administration Institute

Vermont

MEDIANS BY RESOURCE CLASS FOR 27 BANKS IN VERMONT

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)						
1 INTEREST INCOME (FTE)	N/A	N/A	11.08	11.53	11.64	N/A
2 INTEREST EXPENSE*	N/A	N/A	6.43	6.92	6.83	N/A
3 NET INTEREST INCOME (FTE)	N/A	N/A	4.30	4.55	4.84	N/A
4 TRUST INCOME	N/A	N/A	.00	.00	.26	N/A
5 SERVICE CHGS. ON DEPOSITS	N/A	N/A	.30	.28	.31	N/A
6 OTHER NONINTEREST INCOME	N/A	N/A	.24	.18	.43	N/A
7 SECURITIES GAINS (LOSSES)	N/A	N/A	.00	.00	.00	N/A
8 SALARIES & EMPLOYEE BENEFITS*	N/A	N/A	1.75	1.72	1.59	N/A
9 OCCUPANCY EXPENSES*	N/A	N/A	.56	.40	.60	N/A
10 OTHER NONINTEREST EXPENSE*	N/A	N/A	1.13	.90	1.11	N/A
11 TAX PROVISION*	N/A	N/A	.10	.38	.15	N/A
12 RETURN ON ASSETS--NET INCOME	N/A	N/A	1.17	1.14	1.06	N/A
13 RETURN ON EQUITY--NET INCOME	N/A	N/A	16.15	15.36	15.76	N/A
Yields and Rates						
14 TAX EQUIV. YIELD ON EARNING ASSETS	N/A	N/A	11.94	12.42	12.71	N/A
15 BREAK EVEN YIELD*	N/A	N/A	10.22	10.19	10.49	N/A
16 YIELD ON LOANS	N/A	N/A	13.16	13.42	13.12	N/A
17 YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	9.17	9.39	13.60	N/A
18 RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	8.73	8.86	8.74	N/A
19 RATE ON TOTAL INTEREST FUNDS*	N/A	N/A	8.71	8.91	8.79	N/A
Asset Quality Loan Losses **(% of Average Loans)**						
20 LOAN LOSS PROVISION*	N/A	N/A	.19	.39	.37	N/A
21 GROSS CHARGE OFFS*	N/A	N/A	.22	.38	.30	N/A
22 RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	41.18	58.21	20.17	N/A
23 NET CHARGE OFFS*	N/A	N/A	.13	.14	.25	N/A
24 EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	8.32	6.71	7.36	N/A
Classified Loans **(% of Average Loans)**						
25 PAST DUE >90 DAYS*	N/A	N/A	1.36	.81	.99	N/A
26 NONACCRUAL*	N/A	N/A	.30	.23	.77	N/A
27 RENEGOTIATED*	N/A	N/A	.00	.00	.03	N/A
28 TOTAL CLASSIFIED LOANS*	N/A	N/A	1.93	1.70	1.96	N/A
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	N/A	12.87	15.72	19.76	N/A
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	38.28	95.92	40.91	N/A
Interest Sensitivity **(% of Average Loans)**						
31 ASSETS LESS LIABILITIES 0-3 MOS.	N/A	N/A	12.88	16.33	16.56	N/A
32 ASSETS LESS LIABILITIES 3-6 MOS.	N/A	N/A	-.31	-3.58	-3.16	N/A
33 ASSETS LESS LIABILITIES 6-12 MOS.	N/A	N/A	1.58	3.54	2.07	N/A
34 ASSETS LESS LIABILITIES >1 YR.	N/A	N/A	42.49	43.74	36.90	N/A
Liquidity						
35 NET LARGE LIAB. / NET EARN. ASSETS*	N/A	N/A	-7.61	-2.34	2.89	N/A
36 LIQUID ASSETS / LARGE LIABILITIES	N/A	N/A	284.59	293.63	142.90	N/A
37 CORE DEPOSITS / EARNING ASSETS	N/A	N/A	92.46	94.44	90.59	N/A
38 BROKERED DEPOSITS / EARNING ASSETS*	N/A	N/A	.00	.00	.00	N/A
Source of Funds **(% of Earning Assets)**						
39 LOANS TO DEPOSITS	N/A	N/A	64.68	71.91	77.61	N/A
40 DEMAND DEPOSITS--IPC	N/A	N/A	13.18	10.46	13.07	N/A
41 TOTAL DEMAND DEPOSITS	N/A	N/A	15.88	12.91	15.88	N/A
42 SAVINGS DEPOSITS (IPC)	N/A	N/A	43.10	38.12	40.53	N/A
43 TIME DEPOSITS (IPC)	N/A	N/A	36.61	43.35	40.65	N/A
44 TOTAL TIME & SAVINGS DEPOSITS	N/A	N/A	74.69	76.33	73.69	N/A
45 MEMO: TIME DEPOSITS OVER 100M*	N/A	N/A	3.31	4.50	6.75	N/A
46 DEPOSITS IN FOREIGN OFFICES*	N/A	N/A	.00	.00	.00	N/A
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	N/A	97.36	97.71	96.89	N/A
48 FED FUNDS PURCHASED & REV. REPOS*	N/A	N/A	.09	.00	2.47	N/A
49 BORROWINGS*	N/A	N/A	1.18	.21	3.72	N/A
Use of Funds **(% of Earning Assets)**						
50 FED FUNDS SOLD & REPOS	N/A	N/A	4.15	3.29	1.69	N/A
51 INVESTMENT SECURITIES	N/A	N/A	14.49	17.16	20.54	N/A
52 TOTAL LOANS NET OF UNEARNED DISC.	N/A	N/A	63.36	72.84	75.19	N/A
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	N/A	10.69	10.58	21.98	N/A
54 MEMO: REAL ESTATE LOANS	N/A	N/A	32.82	38.24	38.20	N/A
55 MEMO: PERSONAL LOANS	N/A	N/A	13.69	15.28	14.00	N/A
56 MEMO: AGRICULTURAL LOANS	N/A	N/A	1.53	1.49	.29	N/A
57 MEMO: FOREIGN LOANS	N/A	N/A	.00	.00	.00	N/A
58 EARNING ASSETS / AVERAGE ASSETS	N/A	N/A	92.86	93.33	91.60	N/A
59 NONINT. CASH & DUE / AVG. ASSETS	N/A	N/A	4.40	4.33	5.01	N/A
Capital Position						
60 EFFECTIVE TAX RATE ON NET INCOME*	N/A	N/A	10.31	25.29	12.45	N/A
61 CASH DIVIDEND / NET INCOME	N/A	N/A	28.60	29.55	39.95	N/A
62 INTERNAL CAPITAL FORMATION RATE	N/A	N/A	12.21	10.33	8.26	N/A
63 EQUITY CAPITAL / AVERAGE ASSETS	N/A	N/A	7.30	7.61	6.48	N/A
64 PRIMARY CAPITAL / AVERAGE ASSETS	N/A	N/A	7.74	8.19	7.05	N/A
Growth Statistics						
65 NET INCOME (1 YR)	N/A	N/A	10.82	16.40	13.43	N/A
66 NET INCOME (5 YR COMPOUND)	N/A	N/A	97.53	96.11	92.87	N/A
67 AVERAGE ASSETS (1 YR)	N/A	N/A	12.02	13.13	11.00	N/A
68 AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	87.31	90.26	86.50	N/A
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**						
69 LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	N/A	.46	.68	2.28	N/A
70 OTHER COMMITMENTS & CONTINGENCIES*	N/A	N/A	.24	.18	.75	N/A

Virginia

PROFIT DISTRIBUTION PROFILE 1984 VIRGINIA BASED ON 176 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.36	10.71	11.18	11.65	12.12
2	INTEREST EXPENSE*	7.65	7.24	6.80	6.15	5.72
3	NET INTEREST INCOME (FTE)	3.48	3.85	4.42	5.02	5.71
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.09	.15	.28	.43	.78
6	OTHER NONINTEREST INCOME	.10	.15	.25	.38	.58
7	SECURITIES GAINS (LOSSES)	-.05	.00	.00	.00	.05
8	SALARIES & EMPLOYEE BENEFITS*	2.38	1.99	1.52	1.31	1.16
9	OCCUPANCY EXPENSES*	.88	.64	.45	.34	.25
10	OTHER NONINTEREST EXPENSE*	2.24	1.54	1.09	.80	.65
11	TAX PROVISION*	.54	.34	.20	.06	.00
12	RETURN ON ASSETS--NET INCOME	.72	.95	1.15	1.41	1.68
13	RETURN ON EQUITY--NET INCOME	7.57	11.63	14.70	17.13	19.75
Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.22	11.62	12.35	13.05	13.63
15	BREAK EVEN YIELD*	11.84	11.03	10.27	9.68	9.26
16	YIELD ON LOANS	12.55	13.01	13.62	14.43	14.88
17	YIELD ON INVESTMENT SEC. (FTE)	8.45	9.23	9.87	10.86	12.62
18	RATE ON TIME & SAVINGS DEPOSITS*	9.79	9.44	9.08	8.80	8.47
19	RATE ON TOTAL INTEREST FUNDS*	9.79	9.44	9.08	8.78	8.38
Asset Quality Loan Losses (% of Average Loans)						
20	LOAN LOSS PROVISION*	1.11	.64	.37	.20	.05
21	GROSS CHARGE OFFS*	.99	.52	.33	.15	.05
22	RECOVERIES / GROSS CHARGE OFFS	5.00	12.85	27.28	44.20	100.00
23	NET CHARGE OFFS*	.75	.38	.20	.07	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-4.76	3.74	9.74	19.14	40.68
Classified Loans (% of Average Loans)						
25	PAST DUE >90 DAYS*	2.76	1.72	.75	.37	.18
26	NONACCRUAL*	1.07	.55	.20	.00	.00
27	RENEGOTIATED*	.13	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.59	2.28	1.10	.58	.21
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	25.27	15.24	7.57	3.57	2.02
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	26.47	38.82	78.48	135.64	265.60
Interest Sensitivity (% of Average Loans)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	-4.46	-.11	6.28	16.28	24.53
32	ASSETS LESS LIABILITIES 3-6 MOS.	-10.33	-8.30	-4.64	-2.31	.45
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.98	.61	2.41	5.04	7.10
34	ASSETS LESS LIABILITIES >1 YR.	26.47	34.11	43.74	51.15	56.37
Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	15.64	9.11	-.05	-7.22	-12.26
36	LIQUID ASSETS / LARGE LIABILITIES	44.09	83.95	165.54	349.63	518.48
37	CORE DEPOSITS / EARNING ASSETS	76.11	83.40	90.72	94.82	98.46
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)						
39	LOANS TO DEPOSITS	47.73	56.75	64.21	72.91	79.76
40	DEMAND DEPOSITS--IPC	9.43	11.30	14.46	19.11	26.83
41	TOTAL DEMAND DEPOSITS	10.30	12.95	16.10	21.08	29.34
42	SAVINGS DEPOSITS (IPC)	21.74	25.13	30.48	35.76	42.08
43	TIME DEPOSITS (IPC)	31.74	40.36	49.46	54.95	59.85
44	TOTAL TIME & SAVINGS DEPOSITS	58.59	65.66	71.80	76.76	79.57
45	MEMO: TIME DEPOSITS OVER 100M*	17.47	10.64	5.82	2.83	1.61
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.39	94.27	97.41	100.44	103.38
48	FED FUNDS PURCHASED & REV. REPOS*	3.55	1.06	.12	.00	[illegible]
49	BORROWINGS*	6.56	2.04	.57	.00	[illegible]
Use of Funds (% of Earning Assets)						
50	FED FUNDS SOLD & REPOS	.63	1.77	3.52	7.32	11.35
51	INVESTMENT SECURITIES	11.93	20.01	29.28	39.37	45.56
52	TOTAL LOANS NET OF UNEARNED DISC.	45.96	54.41	63.47	71.33	78.26
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.60	7.21	11.17	16.35	22.60
54	MEMO: REAL ESTATE LOANS	15.23	20.07	26.54	31.57	35.22
55	MEMO: PERSONAL LOANS	10.78	14.38	20.44	27.37	34.20
56	MEMO: AGRICULTURAL LOANS	.00	.05	.59	2.45	6.33
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.42	89.06	91.64	93.41	94.35
59	NONINT. CASH & DUE / AVG. ASSETS	3.30	3.99	5.15	7.11	8.87
Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	34.24	23.55	15.25	6.55	.00
61	CASH DIVIDEND / NET INCOME	.00	12.89	26.06	35.30	64.57
62	INTERNAL CAPITAL FORMATION RATE	2.83	7.13	10.31	12.63	15.71
63	EQUITY CAPITAL / AVERAGE ASSETS	6.04	6.83	7.99	9.65	11.87
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.63	7.35	8.43	10.06	12.28
Growth Statistics						
65	NET INCOME (1 YR)	-11.35	-.42	16.52	34.38	93.10
66	NET INCOME (5 YR COMPOUND)	66.44	84.34	97.21	111.85	123.14
67	AVERAGE ASSETS (1 YR)	5.20	8.85	13.77	21.45	41.08
68	AVERAGE ASSETS (5 YR COMPOUND)	81.57	86.72	93.11	103.27	119.39
Off Balance Sheet Commitments and Contingencies (% of Average Assets)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	6.69	1.92	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.39	.94	.22	.01	.00

MEDIANS BY RESOURCE CLASS FOR 176 BANKS IN VIRGINIA

Performance (% of Assets)

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1 INTEREST INCOME (FTE)	10.62	11.41	11.09	10.87	11.44	11.34
2 INTEREST EXPENSE*	5.08	6.65	6.84	7.02	6.62	6.62
3 NET INTEREST INCOME (FTE)	5.59	4.64	4.39	3.91	4.67	4.68
4 TRUST INCOME	.00	.00	.00	.00	.00	.11
5 SERVICE CHGS. ON DEPOSITS	.40	.26	.24	.25	.35	.37
6 OTHER NONINTEREST INCOME	.20	.26	.23	.18	.28	.59
7 SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8 SALARIES & EMPLOYEE BENEFITS*	2.61	1.68	1.57	1.33	1.59	2.11
9 OCCUPANCY EXPENSES*	.89	.51	.48	.36	.43	.61
10 OTHER NONINTEREST EXPENSE*	2.41	1.19	1.00	.88	1.01	1.25
11 TAX PROVISION*	.07	.22	.18	.22	.22	.15
12 RETURN ON ASSETS--NET INCOME	.42	1.11	1.15	1.22	1.14	1.05
13 RETURN ON EQUITY--NET INCOME	4.76	13.97	13.66	15.38	16.60	17.32

Yields and Rates

14 TAX EQUIV. YIELD ON EARNING ASSETS	12.14	12.65	12.36	11.72	12.57	13.33
15 BREAK EVEN YIELD*	12.28	10.85	10.28	9.32	10.15	10.50
16 YIELD ON LOANS	13.13	14.14	13.61	13.34	13.21	13.49
17 YIELD ON INVESTMENT SEC. (FTE)	10.51	9.97	9.83	9.28	12.35	15.29
18 RATE ON TIME & SAVINGS DEPOSITS*	8.96	9.14	9.21	9.13	8.96	9.03
19 RATE ON TOTAL INTEREST FUNDS*	9.01	9.16	9.17	9.13	8.61	9.95

Asset Quality Loan Losses
(% of Average Loans)

20 LOAN LOSS PROVISION*	.47	.39	.42	.32	.29	.57
21 GROSS CHARGE OFFS*	.11	.34	.18	.24	.24	.35
22 RECOVERIES / GROSS CHARGE OFFS	362.50	13.33	26.46	24.05	28.51	27.01
23 NET CHARGE OFFS*	-.11	.16	.24	.15	.18	.31
24 EARNINGS COVERAGE OF NET CHARGE OFFS	-6.48	5.76	8.73	9.67	12.81	7.45

Classified Loans
(% of Average Loans)

25 PAST DUE >90 DAYS*	4.93	.31	1.09	.60	.57	.43
26 NONACCRUAL*	.00	.02	.23	.14	.29	.54
27 RENEGOTIATED*	.00	.00	.00	.00	.00	.03
28 TOTAL CLASSIFIED LOANS*	.92	1.27	1.69	.80	.58	.97
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	2.33	6.22	13.68	5.28	6.00	8.69
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	55.81	80.22	30.21	100.96	105.00	103.29

Interest Sensitivity
(% of Average Loans)

31 ASSETS LESS LIABILITIES 0-3 MOS.	12.73	6.28	7.34	1.68	7.22	10.54
32 ASSETS LESS LIABILITIES 3-6 MOS.	-2.46	-5.79	-4.59	-5.19	-3.59	-7.75
33 ASSETS LESS LIABILITIES 6-12 MOS.	5.37	2.08	2.44	2.01	3.54	.69
34 ASSETS LESS LIABILITIES >1 YR.	36.68	41.13	46.22	46.64	44.79	35.98

Liquidity

35 NET LARGE LIAB. / NET EARN. ASSETS*	1.40	1.10	-.73	-2.49	.59	15.98
36 LIQUID ASSETS / LARGE LIABILITIES	173.21	140.33	186.81	224.38	127.09	55.18
37 CORE DEPOSITS / EARNING ASSETS	94.25	95.48	91.43	91.94	91.27	90.35
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.12

Source of Funds
(% of Earning Assets)

39 LOANS TO DEPOSITS	69.40	61.15	63.58	60.68	66.23	80.95
40 DEMAND DEPOSITS--IPC	15.92	14.10	15.12	12.53	15.74	17.74
41 TOTAL DEMAND DEPOSITS	17.62	17.02	16.19	14.09	17.31	21.49
42 SAVINGS DEPOSITS (IPC)	26.79	25.40	30.61	30.58	23.40	28.22
43 TIME DEPOSITS (IPC)	32.81	50.66	50.03	50.95	44.03	40.81
44 TOTAL TIME & SAVINGS DEPOSITS	62.70	72.27	73.03	73.04	63.95	59.40
45 MEMO: TIME DEPOSITS OVER 100M*	6.57	8.01	6.15	4.03	5.03	10.31
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.12	92.27	93.10	97.04	96.25	88.36
48 FED FUNDS PURCHASED & REV. REPOS*	.14	.00	.00	.12	1.39	13.29
49 BORROWINGS*	.43	.60	.06	.40	2.29	15.05

Use of Funds
(% of Earning Assets)

50 FED FUNDS SOLD & REPOS	6.21	5.61	3.52	2.90	1.66	6.73
51 INVESTMENT SECURITIES	27.67	25.97	23.08	33.10	27.63	13.72
52 TOTAL LOANS NET OF UNEARNED DISC.	63.46	60.56	63.37	63.46	66.39	70.50
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.14	11.92	10.12	10.12	14.71	13.65
54 MEMO: REAL ESTATE LOANS	21.22	22.59	27.04	23.43	26.42	22.08
55 MEMO: PERSONAL LOANS	20.00	23.47	19.33	13.71	21.38	22.45
56 MEMO: AGRICULTURAL LOANS	3.19	.93	.52	1.03	.14	.19
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.07
58 EARNING ASSETS / AVERAGE ASSETS	92.77	90.40	91.57	93.23	91.15	88.64
59 NONINT. CASH & DUE / AVG. ASSETS	7.58	6.08	4.50	4.05	5.75	7.52

Capital Position

60 EFFECTIVE TAX RATE ON NET INCOME*	3.75	15.04	14.52	15.61	16.24	12.27
61 CASH DIVIDEND / NET INCOME	6.75	19.43	22.42	27.78	35.02	36.92
62 INTERNAL CAPITAL FORMATION RATE	2.92	10.40	10.26	10.68	10.69	10.93
63 EQUITY CAPITAL / AVERAGE ASSETS	21.51	8.16	8.44	7.77	7.22	6.22
64 PRIMARY CAPITAL / AVERAGE ASSETS	22.27	8.51	9.23	8.36	7.67	6.15

Growth Statistics

65 NET INCOME (1 YR)	33.83	14.45	20.19	17.56	17.15	12.17
66 NET INCOME (5 YR COMPOUND)	N/A	106.28	94.75	53.65	57.25	103.35
67 AVERAGE ASSETS (1 YR)	21.01	14.97	12.19	11.01	12.30	17.00
68 AVERAGE ASSETS (5 YR COMPOUND)	N/A	54.88	30.42	51.58	53.29	107.51

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

69 LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.08	.00	1.57	16.80
70 OTHER COMMITMENTS & CONTINGENCIES*	.44	.00	.25	.17	.94	1.96

Washington

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 WASHINGTON BASED ON 102 BANKS

Performance (% of Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1 INTEREST INCOME (FTE)	10.34	10.74	11.23	11.67	12.13
2 INTEREST EXPENSE*	7.09	6.79	6.28	5.86	5.41
3 NET INTEREST INCOME (FTE)	2.96	4.32	4.91	5.37	5.98
4 TRUST INCOME	.00	.00	.00	.00	.12
5 SERVICE CHGS. ON DEPOSITS	.20	.41	.67	.92	1.19
6 OTHER NONINTEREST INCOME	.13	.21	.31	.50	.82
7 SECURITIES GAINS (LOSSES)	-.02	.00	.00	.00	.05
8 SALARIES & EMPLOYEE BENEFITS*	2.93	2.69	2.39	2.04	1.76
9 OCCUPANCY EXPENSES*	1.05	.83	.68	.54	.37
10 OTHER NONINTEREST EXPENSE*	2.26	1.89	1.52	1.18	1.00
11 TAX PROVISION*	.46	.30	.14	.00	.00
12 RETURN ON ASSETS--NET INCOME	.17	.62	.91	1.15	1.52
13 RETURN ON EQUITY--NET INCOME	1.56	7.26	11.94	14.18	16.75

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14 TAX EQUIV. YIELD ON EARNING ASSETS	11.89	12.34	12.92	13.34	13.72
15 BREAK EVEN YIELD*	12.39	11.98	11.26	10.42	9.73
16 YIELD ON LOANS	12.96	13.43	14.13	14.63	15.09
17 YIELD ON INVESTMENT SEC. (FTE)	8.66	9.26	10.11	10.79	12.03
18 RATE ON TIME & SAVINGS DEPOSITS*	9.52	9.19	8.83	8.42	8.03
19 RATE ON TOTAL INTEREST FUNDS*	9.64	9.20	8.63	8.34	8.02

Asset Quality Loan Losses
(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20 LOAN LOSS PROVISION*	1.13	.77	.45	.25	.05
21 GROSS CHARGE OFFS*	1.19	.77	.46	.22	.02
22 RECOVERIES / GROSS CHARGE OFFS	1.30	6.38	23.67	49.03	76.34
23 NET CHARGE OFFS*	.93	.58	.31	.10	.00
24 EARNINGS COVERAGE OF NET CHARGE OFFS	.23	2.29	4.89	13.11	21.20

Classified Loans
(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25 PAST DUE >90 DAYS*	2.72	1.63	.81	.36	.06
26 NONACCRUAL*	2.89	1.60	.59	.20	.00
27 RENEGOTIATED*	.67	.11	.00	.00	.00
28 TOTAL CLASSIFIED LOANS*	5.26	3.79	2.16	1.26	.31
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	36.16	27.27	12.96	9.18	1.00
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	17.64	24.23	40.94	69.38	110.20

Interest Sensitivity
(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31 ASSETS LESS LIABILITIES 0-3 MOS.	2.78	11.23	16.41	26.68	36.02
32 ASSETS LESS LIABILITIES 3-6 MOS.	-7.83	-5.47	-3.47	-.14	2.52
33 ASSETS LESS LIABILITIES 6-12 MOS.	-.61	.56	3.54	6.03	10.03
34 ASSETS LESS LIABILITIES >1 YR.	13.82	20.21	29.01	37.94	42.66

Liquidity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35 NET LARGE LIAB. / NET EARN. ASSETS*	22.11	14.74	5.59	-1.14	-9.29
36 LIQUID ASSETS / LARGE LIABILITIES	46.19	64.41	107.41	159.79	332.21
37 CORE DEPOSITS / EARNING ASSETS	72.01	80.82	89.25	95.26	99.14
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39 LOANS TO DEPOSITS	52.32	63.26	71.06	74.81	78.89
40 DEMAND DEPOSITS--IPC	11.50	14.57	19.45	21.98	24.79
41 TOTAL DEMAND DEPOSITS	13.92	16.92	21.60	24.42	28.83
42 SAVINGS DEPOSITS (IPC)	26.28	33.20	39.02	43.51	47.78
43 TIME DEPOSITS (IPC)	29.71	34.73	40.17	45.11	50.31
44 TOTAL TIME & SAVINGS DEPOSITS	57.29	65.08	73.04	75.37	78.27
45 MEMO: TIME DEPOSITS OVER 100M*	22.40	16.82	10.27	5.02	2.81
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.10	97.27	100.69	103.25	105.76
48 FED FUNDS PURCHASED & REV. REPOS*	5.70	1.95	.32	.00	.00
49 BORROWINGS*	7.51	3.03	1.14	.32	.00

Use of Funds
(% of Earning Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50 FED FUNDS SOLD & REPOS	1.30	2.53	4.58	8.70	12.87
51 INVESTMENT SECURITIES	9.82	15.14	22.35	28.67	35.65
52 TOTAL LOANS NET OF UNEARNED DISC.	53.31	62.16	69.32	76.10	79.61
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	11.89	16.78	24.68	34.70	40.98
54 MEMO: REAL ESTATE LOANS	6.99	12.50	18.50	27.47	33.40
55 MEMO: PERSONAL LOANS	5.71	8.99	11.51	16.35	20.46
56 MEMO: AGRICULTURAL LOANS	.00	.01	.92	6.25	19.44
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58 EARNING ASSETS / AVERAGE ASSETS	82.68	86.31	87.87	89.52	91.53
59 NONINT. CASH & DUE / AVG. ASSETS	4.70	5.84	6.58	8.05	10.25

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60 EFFECTIVE TAX RATE ON NET INCOME*	35.24	23.90	14.76	.00	.00
61 CASH DIVIDEND / NET INCOME	.00	.00	10.92	27.66	45.55
62 INTERNAL CAPITAL FORMATION RATE	.29	3.95	7.01	11.26	14.32
63 EQUITY CAPITAL / AVERAGE ASSETS	6.07	6.78	7.66	10.36	14.48
64 PRIMARY CAPITAL / AVERAGE ASSETS	6.65	7.40	8.45	11.08	14.87

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65 NET INCOME (1 YR)	-45.39	-3.96	23.04	69.27	194.29
66 NET INCOME (5 YR COMPOUND)	-64.31	65.39	93.63	109.60	157.16
67 AVERAGE ASSETS (1 YR)	3.90	7.01	10.76	19.32	33.61
68 AVERAGE ASSETS (5 YR COMPOUND)	73.72	85.10	94.07	105.00	116.74

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69 LOAN COMMITMENTS / AVERAGE ASSETS*	10.47	5.81	1.45	.00	.00
70 OTHER COMMITMENTS & CONTINGENCIES*	1.34	1.12	.39	.08	.00

Bank Administration Institute

Washington

MEDIANS BY RESOURCE CLASS FOR 102 BANKS IN WASHINGTON

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
	Performance (% of Assets)						
1	INTEREST INCOME (FTE)	10.70	11.29	11.36	11.24	11.14	10.42
2	INTEREST EXPENSE*	5.49	6.16	6.28	6.42	6.48	6.19
3	NET INTEREST INCOME (FTE)	4.87	5.24	4.99	4.76	4.74	4.33
4	TRUST INCOME	.00	.00	.00	.00	.14	.21
5	SERVICE CHGS. ON DEPOSITS	.16	.78	.59	.66	.59	.62
6	OTHER NONINTEREST INCOME	.17	.23	.30	.32	.37	.88
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	2.46	2.57	2.22	2.32	2.13	2.40
9	OCCUPANCY EXPENSES*	.65	.79	.63	.65	.68	.70
10	OTHER NONINTEREST EXPENSE*	1.57	1.82	1.53	1.47	1.11	1.50
11	TAX PROVISION*	.16	.05	.24	.15	.05	.22
12	RETURN ON ASSETS--NET INCOME	1.35	.84	.65	.86	1.20	.85
13	RETURN ON EQUITY--NET INCOME	4.04	9.41	11.54	12.11	15.77	16.42
	Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.22	13.17	12.85	12.37	12.75	12.52
15	BREAK EVEN YIELD*	10.19	11.86	10.55	11.00	10.24	10.45
16	YIELD ON LOANS	12.96	14.51	14.24	13.77	13.27	13.33
17	YIELD ON INVESTMENT SEC. (FTE)	9.47	10.42	9.65	9.73	11.70	13.32
18	RATE ON TIME & SAVINGS DEPOSITS*	9.23	8.89	9.08	8.69	8.98	8.50
19	RATE ON TOTAL INTEREST FUNDS*	6.36	8.85	9.03	8.81	8.78	8.78
	Asset Quality Loan Losses **(% of Average Loans)**						
20	LOAN LOSS PROVISION*	.28	.47	.51	.35	.43	.56
21	GROSS CHARGE OFFS*	.00	.55	.52	.41	.37	.47
22	RECOVERIES / GROSS CHARGE OFFS	13.51	15.87	13.16	15.00	36.64	28.54
23	NET CHARGE OFFS*	.00	.30	.47	.15	.20	.32
24	EARNINGS COVERAGE OF NET CHARGE OFFS	5.15	2.97	4.26	7.59	12.53	6.44
	Classified Loans **(% of Average Loans)**						
25	PAST DUE >90 DAYS*	.57	.83	.71	1.39	.77	.42
26	NONACCRUAL*	.00	1.32	.59	.95	1.31	1.37
27	RENEGOTIATED*	.00	.00	.14	.00	.06	.08
28	TOTAL CLASSIFIED LOANS*	.87	2.53	2.19	2.40	2.25	1.90
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	2.54	12.81	15.41	19.71	11.65	27.01
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	34.59	41.57	43.68	32.73	41.67	69.38
	Interest Sensitivity **(% of Average Loans)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	14.24	18.76	19.63	17.93	12.75	15.23
32	ASSETS LESS LIABILITIES 3-6 MOS.	-.90	-3.18	-.69	-4.82	-4.25	-3.42
33	ASSETS LESS LIABILITIES 6-12 MOS.	6.73	3.88	4.11	2.65	4.37	-.28
34	ASSETS LESS LIABILITIES >1 YR.	22.64	25.99	25.31	34.73	37.23	29.17
	Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	4.09	5.84	12.04	3.96	.71	17.75
36	LIQUID ASSETS / LARGE LIABILITIES	108.57	101.27	78.90	160.74	182.59	74.86
37	CORE DEPOSITS / EARNING ASSETS	78.54	87.50	88.79	93.54	90.46	93.28
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
	Source of Funds **(% of Earning Assets)**						
39	LOANS TO DEPOSITS	52.56	72.74	72.42	87.45	62.00	75.33
40	DEMAND DEPOSITS--IPC	13.62	20.39	19.71	17.13	17.63	20.62
41	TOTAL DEMAND DEPOSITS	15.45	22.51	21.28	19.65	19.46	22.35
42	SAVINGS DEPOSITS (IPC)	25.71	28.78	39.39	42.16	37.90	39.04
43	TIME DEPOSITS (IPC)	37.91	42.20	39.31	39.84	41.69	33.54
44	TOTAL TIME & SAVINGS DEPOSITS	65.86	71.15	71.39	70.07	70.26	60.71
45	MEMO: TIME DEPOSITS OVER 100M*	12.52	12.10	15.12	6.51	7.59	4.74
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	89.75	102.29	101.09	101.06	99.76	93.12
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.01	.37	.73	1.61	7.57
49	BORROWINGS*	.00	.81	.86	1.60	2.34	9.72
	Use of Funds **(% of Earning Assets)**						
50	FED FUNDS SOLD & REPOS	3.60	5.02	7.30	3.52	3.15	2.57
51	INVESTMENT SECURITIES	31.20	17.51	18.88	24.65	32.91	18.03
52	TOTAL LOANS NET OF UNEARNED DISC.	50.56	71.11	70.63	69.78	62.34	73.48
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	8.68	22.40	31.33	23.71	19.40	23.12
54	MEMO: REAL ESTATE LOANS	9.61	18.79	17.35	25.87	15.35	21.79
55	MEMO: PERSONAL LOANS	10.52	11.79	11.27	11.32	9.65	17.28
56	MEMO: AGRICULTURAL LOANS	2.51	.61	.35	.91	.88	2.02
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.89
58	EARNING ASSETS / AVERAGE ASSETS	88.70	86.43	88.20	89.07	88.95	86.50
59	NONINT. CASH & DUE / AVG. ASSETS	7.13	7.17	6.93	6.42	6.54	3.15
	Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	13.09	7.18	19.05	16.89	4.32	23.19
61	CASH DIVIDEND / NET INCOME	.00	.00	21.18	29.39	24.52	26.60
62	INTERNAL CAPITAL FORMATION RATE	3.77	8.41	8.69	8.03	10.14	11.35
63	EQUITY CAPITAL / AVERAGE ASSETS	15.51	8.39	8.21	6.70	7.36	5.24
64	PRIMARY CAPITAL / AVERAGE ASSETS	15.60	5.66	8.60	7.21	7.73	5.95
	Growth Statistics						
65	NET INCOME (1 YR)	10.20	63.05	30.90	18.33	13.39	48.55
66	NET INCOME (5 YR COMPOUND)	82.49	106.93	103.25	81.75	86.65	50.08
67	AVERAGE ASSETS (1 YR)	8.73	11.78	15.14	10.76	9.46	4.62
68	AVERAGE ASSETS (5 YR COMPOUND)	82.95	100.32	96.53	91.98	91.07	85.87
	Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	1.66	.00	1.24	4.25	12.37
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.25	.56	.62	.75	2.02

West Virginia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 WEST VIRGINIA BASED ON 227 BANKS

Performance (% of Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1 INTEREST INCOME (FTE)	9.63	10.27	10.72	11.14	11.71
2 INTEREST EXPENSE*	7.39	7.11	6.63	6.21	5.63
3 NET INTEREST INCOME (FTE)	3.16	3.98	4.05	4.55	5.24
4 TRUST INCOME	.00	.00	.00	.00	.01
5 SERVICE CHGS. ON DEPOSITS	.06	.11	.19	.27	.42
6 OTHER NONINTEREST INCOME	.08	.12	.20	.30	.48
7 SECURITIES GAINS (LOSSES)	-.11	-.01	.00	.01	.06
8 SALARIES & EMPLOYEE BENEFITS*	1.99	1.63	1.42	1.20	1.03
9 OCCUPANCY EXPENSES*	.75	.55	.42	.32	.23
10 OTHER NONINTEREST EXPENSE*	1.72	1.36	1.04	.84	.73
11 TAX PROVISION*	.48	.27	.12	.00	-.07
12 RETURN ON ASSETS--NET INCOME	.33	.71	1.03	1.38	1.75
13 RETURN ON EQUITY--NET INCOME	3.74	8.38	11.60	14.24	17.27

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
14 TAX EQUIV. YIELD ON EARNING ASSETS	10.64	11.13	11.66	12.11	12.84
15 BREAK EVEN YIELD*	11.40	10.59	9.95	9.42	8.91
16 YIELD ON LOANS	11.82	12.33	12.87	13.67	14.51
17 YIELD ON INVESTMENT SEC. (FTE)	8.97	9.59	10.24	11.06	11.97
18 RATE ON TIME & SAVINGS DEPOSITS*	9.45	9.10	8.77	8.35	7.93
19 RATE ON TOTAL INTEREST FUNDS*	9.41	9.17	8.78	8.40	7.95

Asset Quality Loan Losses
(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
20 LOAN LOSS PROVISION*	1.24	.58	.37	.16	.00
21 GROSS CHARGE OFFS*	1.31	.72	.27	.17	.06
22 RECOVERIES / GROSS CHARGE OFFS	5.25	12.66	27.80	50.00	83.87
23 NET CHARGE OFFS*	1.08	.37	.28	.08	.00
24 EARNINGS COVERAGE OF NET CHARGE OFFS	-3.64	2.95	7.11	17.95	52.73

Classified Loans
(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25 PAST DUE >90 DAYS*	3.38	2.19	1.30	.73	.27
26 NONACCRUAL*	1.75	.65	.20	.00	.00
27 RENEGOTIATED*	.21	.00	.00	.00	.00
28 TOTAL CLASSIFIED LOANS*	4.77	3.01	1.77	.95	.55
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	30.49	14.98	9.36	4.28	1.85
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	17.89	33.13	55.51	96.95	195.35

Interest Sensitivity
(% of Average Loans)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
31 ASSETS LESS LIABILITIES 0-3 MOS.	-7.44	-3.73	1.70	7.55	14.05
32 ASSETS LESS LIABILITIES 3-6 MOS.	-12.57	-9.42	-6.73	-3.61	-.30
33 ASSETS LESS LIABILITIES 6-12 MOS.	-1.28	1.59	4.64	6.80	9.28
34 ASSETS LESS LIABILITIES >1 YR.	30.16	40.07	46.47	55.89	63.01

Liquidity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35 NET LARGE LIAB. / NET EARN. ASSETS*	13.40	.99	-6.64	-15.17	-28.58
36 LIQUID ASSETS / LARGE LIABILITIES	60.44	111.32	232.46	475.94	807.89
37 CORE DEPOSITS / EARNING ASSETS	78.67	84.20	90.18	97.32	98.57
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00

Source of Funds
(% of Earning Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
39 LOANS TO DEPOSITS	33.71	42.61	52.75	61.82	71.43
40 DEMAND DEPOSITS--IPC	9.24	11.22	13.92	15.63	18.33
41 TOTAL DEMAND DEPOSITS	10.65	12.61	15.19	17.62	20.22
42 SAVINGS DEPOSITS (IPC)	21.87	25.84	30.87	35.65	42.56
43 TIME DEPOSITS (IPC)	37.21	42.24	47.92	54.15	58.16
44 TOTAL TIME & SAVINGS DEPOSITS	61.50	67.66	72.47	76.98	80.44
45 MEMO: TIME DEPOSITS OVER 100M*	11.97	8.45	4.22	2.27	1.15
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	86.86	92.57	95.31	98.28	100.83
48 FED FUNDS PURCHASED & REV. REPOS*	6.25	1.91	.15	.00	.00
49 BORROWINGS*	7.70	2.76	.62	.00	.00

Use of Funds
(% of Earning Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
50 FED FUNDS SOLD & REPOS	1.57	2.94	5.30	8.73	13.36
51 INVESTMENT SECURITIES	20.66	30.83	40.83	51.00	57.35
52 TOTAL LOANS NET OF UNEARNED DISC.	32.07	40.49	50.22	60.60	68.81
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	1.08	2.85	6.00	9.93	15.74
54 MEMO: REAL ESTATE LOANS	13.59	18.94	23.44	29.45	36.49
55 MEMO: PERSONAL LOANS	7.69	11.28	15.69	23.44	30.68
56 MEMO: AGRICULTURAL LOANS	.00	.00	.00	.28	1.23
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58 EARNING ASSETS / AVERAGE ASSETS	87.95	90.69	92.49	93.50	94.30
59 NONINT. CASH & DUE / AVG. ASSETS	2.96	3.41	4.33	5.38	7.40

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
60 EFFECTIVE TAX RATE ON NET INCOME*	29.41	21.39	11.67	.33	-1.42
61 CASH DIVIDEND / NET INCOME	.00	14.23	24.53	40.44	63.33
62 INTERNAL CAPITAL FORMATION RATE	-.50	4.62	7.85	10.90	13.47
63 EQUITY CAPITAL / AVERAGE ASSETS	6.36	7.45	8.74	10.62	13.57
64 PRIMARY CAPITAL / AVERAGE ASSETS	6.81	7.92	9.12	10.95	14.15

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
65 NET INCOME (1 YR)	-28.68	-13.47	5.82	28.65	70.47
66 NET INCOME (5 YR COMPOUND)	-82.66	67.38	86.25	101.65	114.49
67 AVERAGE ASSETS (1 YR)	1.94	5.48	8.84	13.13	20.62
68 AVERAGE ASSETS (5 YR COMPOUND)	76.08	82.38	88.96	94.28	100.08

Off Balance Sheet Commitments and Contingencies
(% of Average Assets)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
69 LOAN COMMITMENTS / AVERAGE ASSETS*	1.98	.40	.00	.00	.00
70 OTHER COMMITMENTS & CONTINGENCIES*	1.10	.36	.06	.00	.00

West Virginia

MEDIANS BY RESOURCE CLASS FOR 227 BANKS IN WEST VIRGINIA

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)							
1	INTEREST INCOME (FTE)	11.01	10.76	10.68	10.38	11.01	N/A
2	INTEREST EXPENSE*	5.85	6.37	6.59	6.60	6.94	N/A
3	NET INTEREST INCOME (FTE)	4.79	4.38	4.05	3.78	4.12	N/A
4	TRUST INCOME	.00	.00	.00	.00	.06	N/A
5	SERVICE CHGS. ON DEPOSITS	.14	.27	.19	.17	.17	N/A
6	OTHER NONINTEREST INCOME	.26	.23	.16	.19	.19	N/A
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	N/A
8	SALARIES & EMPLOYEE BENEFITS*	2.46	1.60	1.78	1.30	1.31	N/A
9	OCCUPANCY EXPENSES*	.75	.31	.29	.41	.36	N/A
10	OTHER NONINTEREST EXPENSE*	1.59	1.36	1.07	.85	1.00	N/A
11	TAX PROVISION*	.00	.06	.19	.16	.11	N/A
12	RETURN ON ASSETS--NET INCOME	.49	1.07	1.10	1.10	.92	N/A
13	RETURN ON EQUITY--NET INCOME	4.49	16.28	12.33	12.46	11.37	N/A
Yields and Rates							
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.07	11.83	11.50	11.21	11.94	N/A
15	BREAK EVEN YIELD*	11.11	10.40	9.83	8.71	9.79	N/A
16	YIELD ON LOANS	13.90	13.71	12.86	12.51	12.56	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	10.86	10.90	10.03	9.68	11.84	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	9.45	7.56	8.72	8.31	9.80	N/A
19	RATE ON TOTAL INTEREST FUNDS*	9.45	9.55	8.75	8.80	9.88	N/A
Asset Quality Loan Losses **(% of Average Loans)**							
20	LOAN LOSS PROVISION*	.94	.38	.29	.33	.37	N/A
21	GROSS CHARGE OFFS*	.80	.37	.43	.35	.34	N/A
22	RECOVERIES / GROSS CHARGE OFFS	15.83	32.17	32.87	28.51	24.12	N/A
23	NET CHARGE OFFS*	.39	.20	.26	.23	.26	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.86	7.37	5.50	8.32	7.05	N/A
Classified Loans **(% of Average Loans)**							
25	PAST DUE >90 DAYS*	1.27	1.28	1.49	1.01	.66	N/A
26	NONACCRUAL*	.09	.04	.09	.22	.35	N/A
27	RENEGOTIATED*	.00	.00	.00	.00	.00	N/A
28	TOTAL CLASSIFIED LOANS*	1.03	1.47	2.06	1.17	2.11	N/A
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	7.60	6.36	9.95	8.59	13.01	N/A
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	36.07	56.72	46.32	55.02	53.59	N/A
Interest Sensitivity **(% of Average Loans)**							
31	ASSETS LESS LIABILITIES 0-3 MOS.	2.94	2.35	1.10	1.15	1.74	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS.	-4.44	-7.10	-7.04	-6.90	-6.40	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS.	3.49	3.97	5.05	5.17	4.60	N/A
34	ASSETS LESS LIABILITIES >1 YR.	45.60	47.01	49.67	51.29	44.29	N/A
Liquidity							
35	NET LARGE LIAB. / NET EARN. ASSETS*	-2.78	-6.51	-9.21	-7.19	.37	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	165.67	258.49	314.57	205.68	110.97	N/A
37	CORE DEPOSITS / EARNING ASSETS	84.79	91.42	92.09	88.11	83.32	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A
Source of Funds **(% of Earning Assets)**							
39	LOANS TO DEPOSITS	59.59	47.92	56.97	51.71	59.46	N/A
40	DEMAND DEPOSITS--IPC	15.87	14.30	13.87	13.11	12.18	N/A
41	TOTAL DEMAND DEPOSITS	16.20	15.95	15.75	14.21	12.66	N/A
42	SAVINGS DEPOSITS (IPC)	20.64	23.17	32.41	23.72	20.24	N/A
43	TIME DEPOSITS (IPC)	45.25	46.10	48.89	49.35	47.82	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	65.89	73.30	72.85	73.03	71.63	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	8.36	3.62	3.69	4.26	6.27	N/A
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.38	97.88	95.58	94.57	91.98	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.45	4.45	N/A
49	BORROWINGS*	1.37	.32	.13	1.38	5.75	N/A
Use of Funds **(% of Earning Assets)**							
50	FED FUNDS SOLD & REPOS	6.10	5.55	4.32	4.96	5.25	N/A
51	INVESTMENT SECURITIES	29.57	40.88	40.53	43.70	41.58	N/A
52	TOTAL LOANS NET OF UNEARNED DISC.	57.37	45.66	53.40	49.26	50.08	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.97	4.57	5.11	6.92	9.42	N/A
54	MEMO: REAL ESTATE LOANS	21.65	21.30	27.53	23.44	22.73	N/A
55	MEMO: PERSONAL LOANS	21.10	16.28	16.76	13.27	13.89	N/A
56	MEMO: AGRICULTURAL LOANS	.13	.01	.02	.00	.00	N/A
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	88.75	90.95	92.71	93.32	92.33	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	5.13	5.14	4.18	3.55	3.95	N/A
Capital Position							
60	EFFECTIVE TAX RATE ON NET INCOME*	2.90	9.36	14.65	10.11	10.08	N/A
61	CASH DIVIDEND / NET INCOME	.00	20.76	21.78	27.41	39.30	N/A
62	INTERNAL CAPITAL FORMATION RATE	-.13	7.40	9.09	8.48	6.89	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	11.50	9.25	8.57	8.42	8.05	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	12.10	9.69	8.57	8.83	8.32	N/A
Growth Statistics							
65	NET INCOME (1 YR)	13.46	13.21	7.81	-.32	12.71	N/A
66	NET INCOME (5 YR COMPOUND)	-82.95	58.54	85.82	85.23	85.93	N/A
67	AVERAGE ASSETS (1 YR)	7.94	10.80	9.54	8.94	5.04	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	81.78	53.87	89.29	87.68	87.41	N/A
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**							
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.05	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.04	.15	.36	N/A

Wisconsin

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 WISCONSIN BASED ON 590 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Performance (% of Assets)					
1 INTEREST INCOME (FTE)	10.20	10.61	10.97	11.31	11.68
2 INTEREST EXPENSE*	7.71	7.40	7.04	6.66	6.20
3 NET INTEREST INCOME (FTE)	3.27	3.56	3.95	4.36	4.80
4 TRUST INCOME	.00	.00	.00	.00	.00
5 SERVICE CHGS. ON DEPOSITS	.12	.17	.23	.33	.49
6 OTHER NONINTEREST INCOME	.06	.10	.15	.25	.42
7 SECURITIES GAINS (LOSSES)	-.06	.00	.00	.01	.05
8 SALARIES & EMPLOYEE BENEFITS*	2.03	1.70	1.46	1.24	1.07
9 OCCUPANCY EXPENSES*	.68	.51	.38	.27	.20
10 OTHER NONINTEREST EXPENSE*	1.45	1.19	.94	.76	.62
11 TAX PROVISION*	.66	.43	.24	.08	-.01
12 RETURN ON ASSETS--NET INCOME	.35	.72	1.00	1.29	1.54
13 RETURN ON EQUITY--NET INCOME	4.31	9.13	12.26	14.90	17.28
Yields and Rates					
14 TAX EQUIV. YIELD ON EARNING ASSETS	11.25	11.55	11.96	12.34	12.71
15 BREAK EVEN YIELD*	11.39	10.72	10.20	9.74	9.29
16 YIELD ON LOANS	12.18	12.62	13.03	13.46	13.91
17 YIELD ON INVESTMENT SEC. (FTE)	9.09	9.74	10.35	11.03	11.88
18 RATE ON TIME & SAVINGS DEPOSITS*	9.71	9.31	8.95	8.67	8.33
19 RATE ON TOTAL INTEREST FUNDS*	9.72	9.33	8.95	8.65	8.35
Asset Quality Loan Losses (% of Average Loans)					
20 LOAN LOSS PROVISION*	1.25	.62	.30	.13	.00
21 GROSS CHARGE OFFS*	1.25	.55	.26	.10	.02
22 RECOVERIES / GROSS CHARGE OFFS	.00	2.94	9.54	25.00	65.11
23 NET CHARGE OFFS*	1.13	.51	.21	.06	.00
24 EARNINGS COVERAGE OF NET CHARGE OFFS	.67	2.67	7.64	19.52	58.25
Classified Loans (% of Average Loans)					
25 PAST DUE >90 DAYS*	4.29	2.57	1.47	.62	.26
26 NONACCRUAL*	2.84	1.65	.66	.10	.00
27 RENEGOTIATED*	.24	.00	.00	.00	.00
28 TOTAL CLASSIFIED LOANS*	6.21	4.27	2.62	1.43	.58
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	42.33	27.50	16.22	8.72	4.06
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	12.91	19.87	32.17	59.95	114.51
Interest Sensitivity (% of Average Loans)					
31 ASSETS LESS LIABILITIES 0-3 MOS.	-.92	4.02	5.53	15.01	21.94
32 ASSETS LESS LIABILITIES 3-6 MOS.	-5.37	-3.29	-.70	2.32	5.80
33 ASSETS LESS LIABILITIES 6-12 MOS.	1.05	4.44	8.20	12.14	15.96
34 ASSETS LESS LIABILITIES >1 YR.	10.80	17.59	26.35	35.73	42.33
Liquidity					
35 NET LARGE LIAB. / NET EARN. ASSETS*	8.23	1.02	-5.17	-11.15	-17.43
36 LIQUID ASSETS / LARGE LIABILITIES	69.15	146.47	241.71	423.80	794.89
37 CORE DEPOSITS / EARNING ASSETS	84.23	88.09	91.51	95.14	97.59
38 BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
Source of Funds (% of Earning Assets)					
39 LOANS TO DEPOSITS	49.73	57.01	65.12	72.00	77.44
40 DEMAND DEPOSITS--IPC	7.13	8.77	11.08	14.29	17.36
41 TOTAL DEMAND DEPOSITS	8.42	10.36	12.62	16.27	20.39
42 SAVINGS DEPOSITS (IPC)	24.67	28.95	33.29	37.59	43.19
43 TIME DEPOSITS (IPC)	35.84	42.80	49.68	55.00	58.88
44 TOTAL TIME & SAVINGS DEPOSITS	65.06	70.99	75.38	78.91	81.40
45 MEMO: TIME DEPOSITS OVER 100M*	9.77	6.03	3.63	1.88	.66
46 DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.01	93.96	96.34	98.46	101.06
48 FED FUNDS PURCHASED & REV. REPOS*	5.30	1.75	.14	.00	.00
49 BORROWINGS*	6.60	2.81	.79	.00	.00
Use of Funds (% of Earning Assets)					
50 FED FUNDS SOLD & REPOS	.80	1.82	3.73	6.16	9.79
51 INVESTMENT SECURITIES	19.20	24.92	31.51	38.43	45.52
52 TOTAL LOANS NET OF UNEARNED DISC.	46.76	54.46	62.90	69.23	75.77
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.15	6.37	10.52	15.94	22.70
54 MEMO: REAL ESTATE LOANS	18.10	22.52	28.57	34.94	40.03
55 MEMO: PERSONAL LOANS	5.13	7.07	9.57	12.94	16.94
56 MEMO: AGRICULTURAL LOANS	.00	.32	4.80	12.58	20.18
57 MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58 EARNING ASSETS / AVERAGE ASSETS	88.22	90.17	91.90	93.36	94.33
59 NONINT. CASH & DUE / AVG. ASSETS	3.29	3.94	4.89	6.10	7.60
Capital Position					
60 EFFECTIVE TAX RATE ON NET INCOME*	38.35	30.17	19.60	10.23	.00
61 CASH DIVIDEND / NET INCOME	.00	12.71	26.75	46.83	76.47
62 INTERNAL CAPITAL FORMATION RATE	.42	4.51	7.82	10.77	13.18
63 EQUITY CAPITAL / AVERAGE ASSETS	6.40	7.06	8.16	9.62	11.49
64 PRIMARY CAPITAL / AVERAGE ASSETS	6.92	7.57	8.69	10.00	11.87
Growth Statistics					
65 NET INCOME (1 YR)	-45.27	-14.27	3.33	21.04	61.83
66 NET INCOME (5 YR COMPOUND)	-84.40	55.45	86.53	58.73	109.78
67 AVERAGE ASSETS (1 YR)	2.20	5.47	8.16	11.51	15.82
68 AVERAGE ASSETS (5 YR COMPOUND)	75.58	81.03	86.46	90.79	97.05
Off Balance Sheet Commitments and Contingencies (% of Average Assets)					
69 LOAN COMMITMENTS / AVERAGE ASSETS*	4.03	1.16	.06	.00	.00
70 OTHER COMMITMENTS & CONTINGENCIES*	1.50	.74	.19	.00	.00

Bank Administration Institute

Wisconsin

MEDIANS BY RESOURCE CLASS FOR 550 BANKS IN WISCONSIN

	Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
	Performance (% of Assets)						
1	INTEREST INCOME (FTE)	11.35	11.10	10.91	10.75	10.94	9.96
2	INTEREST EXPENSE*	6.99	7.18	7.04	7.06	6.72	6.65
3	NET INTEREST INCOME (FTE)	4.74	3.92	3.88	3.73	4.33	3.34
4	TRUST INCOME	.00	.00	.00	.00	.00	.01
5	SERVICE CHGS. ON DEPOSITS	.27	.24	.24	.21	.23	.24
6	OTHER NONINTEREST INCOME	.12	.14	.14	.19	.24	.95
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	1.90	1.51	1.38	1.38	1.56	1.48
9	OCCUPANCY EXPENSES*	.31	.39	.35	.37	.42	.51
10	OTHER NONINTEREST EXPENSE*	.57	.98	.91	.87	1.00	1.27
11	TAX PROVISION*	.19	.20	.26	.24	.22	.31
12	RETURN ON ASSETS--NET INCOME	.92	.94	1.09	1.03	1.01	.62
13	RETURN ON EQUITY--NET INCOME	8.80	10.39	12.70	12.83	13.55	12.31
	Yields and Rates						
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.37	12.07	11.91	11.70	12.24	11.93
15	BREAK EVEN YIELD*	10.99	10.47	10.15	10.08	9.86	10.24
16	YIELD ON LOANS	13.38	13.18	13.05	12.84	12.76	12.23
17	YIELD ON INVESTMENT SEC. (FTE)	10.98	10.92	10.14	10.01	12.10	13.25
18	RATE ON TIME & SAVINGS DEPOSITS*	8.82	9.00	9.02	8.93	8.82	9.40
19	RATE ON TOTAL INTEREST FUNDS*	8.83	8.97	8.99	8.92	8.88	9.68
	Asset Quality Loan Losses **(% of Average Loans)**						
20	LOAN LOSS PROVISION*	.13	.29	.31	.30	.38	.65
21	GROSS CHARGE OFFS*	.15	.28	.27	.24	.29	.32
22	RECOVERIES / GROSS CHARGE OFFS	5.36	5.88	10.00	14.71	15.07	14.11
23	NET CHARGE OFFS*	.11	.22	.24	.19	.20	.44
24	EARNINGS COVERAGE OF NET CHARGE OFFS	3.87	4.57	8.66	10.21	8.97	4.10
	Classified Loans **(% of Average Loans)**						
25	PAST DUE >90 DAYS*	2.77	1.98	1.21	1.19	.71	.59
26	NONACCRUAL*	.00	.49	.79	.90	.39	2.02
27	RENEGOTIATED*	.00	.02	.00	.00	.01	.02
28	TOTAL CLASSIFIED LOANS*	3.63	2.92	2.46	2.45	1.64	7.62
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	18.58	17.60	15.01	16.49	13.22	27.31
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	25.70	25.76	32.08	34.13	58.21	31.94
	Interest Sensitivity **(% of Average Loans)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	14.50	5.21	8.31	7.45	9.19	6.51
32	ASSETS LESS LIABILITIES 3-6 MOS.	.03	.43	-.75	-1.11	-2.18	-1.27
33	ASSETS LESS LIABILITIES 6-12 MOS.	8.88	5.21	3.28	7.36	5.29	1.87
34	ASSETS LESS LIABILITIES >1 YR.	15.49	22.39	26.53	30.01	33.96	22.22
	Liquidity						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-10.54	-5.91	-4.51	-5.18	3.52	49.67
36	LIQUID ASSETS / LARGE LIABILITIES	837.35	318.92	222.16	204.93	120.14	34.75
37	CORE DEPOSITS / EARNING ASSETS	95.60	92.98	91.95	91.07	87.24	53.28
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
	Source of Funds **(% of Earning Assets)**						
39	LOANS TO DEPOSITS	63.59	64.02	65.26	65.40	67.14	67.74
40	DEMAND DEPOSITS--IPC	11.23	9.97	10.54	11.03	15.05	17.72
41	TOTAL DEMAND DEPOSITS	12.67	11.55	12.42	12.56	17.69	22.93
42	SAVINGS DEPOSITS (IPC)	33.60	32.45	33.12	32.45	34.62	19.09
43	TIME DEPOSITS (IPC)	49.70	51.86	50.61	45.83	40.21	38.25
44	TOTAL TIME & SAVINGS DEPOSITS	73.78	77.03	75.34	75.70	68.07	53.25
45	MEMO: TIME DEPOSITS OVER 100M*	1.18	3.16	4.10	4.12	7.09	15.26
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.12
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.63	97.04	96.30	96.15	95.12	88.04
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.19	.44	4.43	15.31
49	BORROWINGS*	.00	.38	.92	1.51	6.12	10.33
	Use of Funds **(% of Earning Assets)**						
50	FED FUNDS SOLD & REPOS	5.71	4.33	3.27	3.02	3.69	5.25
51	INVESTMENT SECURITIES	29.02	31.10	32.23	33.05	29.78	14.25
52	TOTAL LOANS NET OF UNEARNED DISC.	61.53	63.30	63.03	62.03	62.35	67.93
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.65	8.64	10.52	11.84	17.67	28.50
54	MEMO: REAL ESTATE LOANS	29.24	28.70	29.21	30.77	27.75	15.96
55	MEMO: PERSONAL LOANS	10.27	9.59	9.54	9.42	9.31	11.05
56	MEMO: AGRICULTURAL LOANS	13.22	8.73	4.66	1.37	.26	.25
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.22
58	EARNING ASSETS / AVERAGE ASSETS	91.62	92.07	92.11	92.28	90.43	84.26
59	NONINT. CASH & DUE / AVG. ASSETS	5.03	4.80	4.49	4.98	6.28	5.60
	Capital Position						
60	EFFECTIVE TAX RATE ON NET INCOME*	19.35	21.14	18.85	19.18	22.44	2.26
61	CASH DIVIDEND / NET INCOME	8.38	20.72	26.20	28.32	43.60	56.71
62	INTERNAL CAPITAL FORMATION RATE	5.14	7.22	6.66	5.43	7.13	4.59
63	EQUITY CAPITAL / AVERAGE ASSETS	10.14	8.63	8.19	7.67	7.23	5.74
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.61	9.18	9.69	8.24	7.83	6.50
	Growth Statistics						
65	NET INCOME (1 YR)	10.28	1.39	1.73	3.06	15.37	-.26
66	NET INCOME (5 YR COMPOUND)	-60.18	77.98	89.93	68.64	89.92	92.08
67	AVERAGE ASSETS (1 YR)	7.04	8.13	8.72	8.30	7.53	12.76
68	AVERAGE ASSETS (5 YR COMPOUND)	82.53	67.26	86.75	66.25	61.99	91.58
	Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.13	.29	1.31	12.55
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.03	.23	.34	1.04	6.69

Wyoming

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1984 WYOMING BASED ON 116 BANKS

		Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
	Performance (% of Assets)					
1	INTEREST INCOME (FTE)	10.13	10.53	11.11	11.56	12.04
2	INTEREST EXPENSE*	7.28	7.05	6.51	6.00	5.19
3	NET INTEREST INCOME (FTE)	3.43	4.04	4.57	5.21	5.69
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.13	.26	.37	.54	.89
6	OTHER NONINTEREST INCOME	.11	.17	.25	.35	.62
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.79	2.25	1.83	1.43	1.27
9	OCCUPANCY EXPENSES*	1.49	1.00	.59	.40	.28
10	OTHER NONINTEREST EXPENSE*	2.66	1.87	1.46	.97	.71
11	TAX PROVISION*	.67	.35	.00	-.27	-.81
12	RETURN ON ASSETS--NET INCOME	-1.86	-.21	.70	1.23	1.53
13	RETURN ON EQUITY--NET INCOME	-12.30	-2.56	8.15	13.33	17.83
	Yields and Rates					
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.48	11.92	12.37	13.10	13.76
15	BREAK EVEN YIELD*	13.52	12.19	10.74	9.65	9.22
16	YIELD ON LOANS	12.81	13.68	14.44	15.03	15.77
17	YIELD ON INVESTMENT SEC. (FTE)	8.58	9.14	9.98	10.60	11.29
18	RATE ON TIME & SAVINGS DEPOSITS*	9.61	9.26	8.54	8.34	8.03
19	RATE ON TOTAL INTEREST FUNDS*	9.68	9.26	8.98	8.56	8.15
	Asset Quality Loan Losses (% of Average Loans)					
20	LOAN LOSS PROVISION*	4.03	2.03	1.00	.45	.23
21	GROSS CHARGE OFFS*	4.16	2.13	1.07	.40	.10
22	RECOVERIES / GROSS CHARGE OFFS	1.07	4.65	11.65	28.35	44.49
23	NET CHARGE OFFS*	3.55	1.79	.84	.29	.04
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.05	.98	2.37	6.02	17.40
	Classified Loans (% of Average Loans)					
25	PAST DUE >90 DAYS*	4.67	3.04	1.42	.72	.35
26	NONACCRUAL*	5.33	3.12	1.17	.24	.00
27	RENEGOTIATED*	1.12	.13	.03	.00	.00
28	TOTAL CLASSIFIED LOANS*	10.12	6.68	3.30	1.54	.57
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	60.75	40.23	16.13	8.14	2.81
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	11.64	17.37	29.56	63.60	121.05
	Interest Sensitivity (% of Average Loans)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-2.06	3.35	13.24	19.45	26.12
32	ASSETS LESS LIABILITIES 3-6 MOS.	-7.86	-6.01	-3.24	1.01	3.81
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.28	1.75	4.74	3.55	11.10
34	ASSETS LESS LIABILITIES >1 YR.	14.17	22.45	33.56	35.77	42.06
	Liquidity					
35	NET LARGE LIAB. / NET EARN. ASSETS*	28.15	19.83	9.56	1.21	-9.38
36	LIQUID ASSETS / LARGE LIABILITIES	41.21	63.23	91.77	127.95	207.35
37	CORE DEPOSITS / EARNING ASSETS	59.47	70.83	77.66	85.05	93.59
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
	Source of Funds (% of Earning Assets)					
39	LOANS TO DEPOSITS	39.04	54.35	62.29	70.84	75.94
40	DEMAND DEPOSITS--IPC	5.66	10.49	14.03	16.68	21.15
41	TOTAL DEMAND DEPOSITS	10.81	13.66	16.58	21.75	25.95
42	SAVINGS DEPOSITS (IPC)	19.75	25.90	31.44	37.50	44.57
43	TIME DEPOSITS (IPC)	31.44	38.65	47.55	55.32	62.58
44	TOTAL TIME & SAVINGS DEPOSITS	54.54	64.28	69.41	73.93	79.07
45	MEMO: TIME DEPOSITS OVER 100M*	35.66	25.47	19.78	13.73	7.44
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.80	95.79	98.73	102.25	104.73
48	FED FUNDS PURCHASED & REV. REPOS*	3.17	1.31	.00	.00	.60
49	BORROWINGS*	4.23	2.28	.61	.00	.00
	Use of Funds (% of Earning Assets)					
50	FED FUNDS SOLD & REPOS	.88	2.30	4.82	9.32	15.34
51	INVESTMENT SECURITIES	13.36	22.39	29.74	36.51	49.57
52	TOTAL LOANS NET OF UNEARNED DISC.	37.24	52.35	63.76	69.63	75.47
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.70	14.27	21.50	29.60	35.63
54	MEMO: REAL ESTATE LOANS	3.97	5.33	13.74	19.28	23.77
55	MEMO: PERSONAL LOANS	3.20	7.90	12.61	18.24	27.21
56	MEMO: AGRICULTURAL LOANS	.01	.49	3.71	10.20	17.65
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	83.78	87.05	88.71	91.52	92.63
59	NONINT. CASH & DUE / AVG. ASSETS	3.75	4.57	6.16	7.95	10.17
	Capital Position					
60	EFFECTIVE TAX RATE ON NET INCOME*	73.22	42.84	23.51	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	5.27	61.13	86.50
62	INTERNAL CAPITAL FORMATION RATE	-14.48	-3.71	2.11	6.17	8.70
63	EQUITY CAPITAL / AVERAGE ASSETS	7.14	7.53	8.68	10.53	14.14
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.66	8.14	9.28	11.25	14.52
	Growth Statistics					
65	NET INCOME (1 YR)	-193.04	-60.95	-10.51	21.42	57.19
66	NET INCOME (5 YR COMPOUND)	-112.53	-54.79	-38.39	50.30	107.30
67	AVERAGE ASSETS (1 YR)	-5.35	-1.45	6.52	11.53	32.34
68	AVERAGE ASSETS (5 YR COMPOUND)	63.81	80.30	86.56	95.66	107.35
	Off Balance Sheet Commitments and Contingencies (% of Average Assets)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.22	1.32	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.51	.97	.29	.01	.00

Bank Administration Institute

Wyoming

MEDIANS BY RESOURCE CLASS FOR 116 BANKS IN WYOMING

Resource Class— Size in Millions—		1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Performance (% of Assets)							
1	INTEREST INCOME (FTE)	10.60	11.33	11.05	11.03	10.90	N/A
2	INTEREST EXPENSE*	5.67	6.72	6.75	6.67	6.51	N/A
3	NET INTEREST INCOME (FTE)	4.86	4.74	4.26	4.32	4.42	N/A
4	TRUST INCOME	.00	.00	.00	.00	.10	N/A
5	SERVICE CHGS. ON DEPOSITS	.42	.50	.32	.29	.35	N/A
6	OTHER NONINTEREST INCOME	.28	.23	.25	.29	.20	N/A
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	N/A
8	SALARIES & EMPLOYEE BENEFITS*	2.61	2.10	1.58	1.58	1.58	N/A
9	OCCUPANCY EXPENSES*	1.10	.71	.42	.40	.39	N/A
10	OTHER NONINTEREST EXPENSE*	2.14	1.67	.99	1.00	1.08	N/A
11	TAX PROVISION*	.00	.00	.12	.35	.46	N/A
12	RETURN ON ASSETS--NET INCOME	-.63	.34	1.20	1.07	.99	N/A
13	RETURN ON EQUITY--NET INCOME	-2.18	4.94	12.59	12.13	12.49	N/A
Yields and Rates							
14	TAX EQUIV. YIELD ON EARNING ASSETS	12.35	12.82	12.35	12.05	12.19	N/A
15	BREAK EVEN YIELD*	12.34	11.73	10.01	10.05	9.85	N/A
16	YIELD ON LOANS	14.89	14.75	14.49	14.06	12.90	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	9.94	10.04	9.66	10.03	11.52	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	8.86	8.98	9.16	8.85	8.84	N/A
19	RATE ON TOTAL INTEREST FUNDS*	8.71	9.00	9.10	9.03	8.84	N/A
Asset Quality Loan Losses **(% of Average Loans)**							
20	LOAN LOSS PROVISION*	.92	1.08	1.10	.64	.53	N/A
21	GROSS CHARGE OFFS*	1.15	.97	1.34	.69	1.04	N/A
22	RECOVERIES / GROSS CHARGE OFFS	10.94	9.43	19.87	11.02	29.70	N/A
23	NET CHARGE OFFS*	1.06	.81	1.04	.65	.70	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.39	1.80	5.15	3.75	3.35	N/A
Classified Loans **(% of Average Loans)**							
25	PAST DUE >90 DAYS*	.79	1.43	1.84	1.15	1.24	N/A
26	NONACCRUAL*	.17	1.08	.93	1.41	1.87	N/A
27	RENEGOTIATED*	.00	.00	.00	.00	.00	N/A
28	TOTAL CLASSIFIED LOANS*	1.35	4.17	3.15	3.35	3.56	N/A
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	6.41	31.03	17.72	16.40	22.41	N/A
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	52.27	27.21	33.27	33.95	33.91	N/A
Interest Sensitivity **(% of Average Loans)**							
31	ASSETS LESS LIABILITIES 0-3 MOS.	11.92	12.07	6.77	14.41	10.77	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS.	.24	-3.03	-4.22	-2.35	-4.50	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS.	4.34	4.32	4.50	4.99	3.68	N/A
34	ASSETS LESS LIABILITIES >1 YR.	23.42	17.11	31.97	21.72	35.84	N/A
Liquidity							
35	NET LARGE LIAB. / NET EARN. ASSETS*	13.74	10.93	3.54	4.77	16.42	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	55.89	54.50	93.39	72.38	72.84	N/A
37	CORE DEPOSITS / EARNING ASSETS	87.24	81.31	76.53	79.45	76.04	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A
Source of Funds **(% of Earning Assets)**							
39	LOANS TO DEPOSITS	82.67	65.46	62.88	58.10	67.28	N/A
40	DEMAND DEPOSITS--IPC	14.47	15.47	12.18	12.64	14.93	N/A
41	TOTAL DEMAND DEPOSITS	16.00	17.45	15.43	15.68	16.41	N/A
42	SAVINGS DEPOSITS (IPC)	24.64	23.64	29.34	31.82	28.07	N/A
43	TIME DEPOSITS (IPC)	43.25	48.95	53.93	48.18	43.25	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	59.81	69.34	67.09	64.14	69.08	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	26.20	20.36	13.64	14.21	21.55	N/A
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.47	102.02	96.78	96.85	99.19	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.15	.00	.00	2.61	N/A
49	BORROWINGS*	.29	1.01	.89	.32	2.82	N/A
Use of Funds **(% of Earning Assets)**							
50	FED FUNDS SOLD & REPOS	4.59	4.43	3.79	5.18	2.72	N/A
51	INVESTMENT SECURITIES	19.23	28.42	33.47	30.18	25.65	N/A
52	TOTAL LOANS NET OF UNEARNED DISC.	70.62	66.96	59.65	56.35	67.49	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	21.95	25.27	19.05	17.93	27.64	N/A
54	MEMO: REAL ESTATE LOANS	11.71	12.76	13.10	17.55	19.43	N/A
55	MEMO: PERSONAL LOANS	14.02	16.56	9.54	6.18	13.96	N/A
56	MEMO: AGRICULTURAL LOANS	.35	3.09	5.74	6.82	4.34	N/A
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	85.76	88.07	91.15	91.22	88.37	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	7.46	6.75	4.77	4.89	6.55	N/A
Capital Position							
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	23.75	18.82	28.40	37.41	N/A
61	CASH DIVIDEND / NET INCOME	.00	.00	53.46	55.38	47.88	N/A
62	INTERNAL CAPITAL FORMATION RATE	-2.18	1.07	3.70	3.44	1.85	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	14.25	7.88	8.76	9.67	7.92	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	14.63	8.36	9.56	9.50	8.75	N/A
Growth Statistics							
65	NET INCOME (1 YR)	-17.62	-12.75	-1.83	-15.40	-4.17	N/A
66	NET INCOME (5 YR COMPOUND)	-31.10	-76.46	66.65	57.95	81.97	N/A
67	AVERAGE ASSETS (1 YR)	13.11	10.01	5.51	3.26	4.93	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	81.22	50.35	92.08	83.18	86.48	N/A
Off Balance Sheet Commitments and Contingencies **(% of Average Assets)**							
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	2.35	.11	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.43	.18	.37	1.27	N/A

Appendix

Ratio Formulas

Bank Administration Institute's 1984 U.S. Bank Performance Profile

An Index of Bank Performance Service

This appendix contains the formulas for the ratios in Bank Administration Institute's *1984 U.S. Bank Performance Profile*, an Index of Bank Performance service. All data items used in the computation of ratios come from computer tapes supplied by the Federal Reserve Board. The tapes are compiled from bank call reports filed quarterly, including the Consolidated Report of Condition and the Consolidated Report of Income.

Balance sheet averages (average assets) are computed using the data from the four Consolidated Reports of Condition submitted each year. Income statement items are derived from December 31, Consolidated Report of Income.

Earning assets include interest-bearing balances with banks, total investment securities, trading account securities, stock, Federal funds sold, and securities purchased under agreement to resell, total loans, and lease financing receivables.

Ratio Formulas

Number	Title	Formula
1.	Interest Income (FTE)	$\frac{\text{Interest and fees on loans + interest on Fed funds + interest on deposits with banks + interest on investment securities + tax equivalent adjustment + income from direct lease financing}}{\text{Average assets}}$
2.	Interest Expense	$\frac{\text{Interest paid on deposits, borrowings, and subordinated debt}}{\text{Average assets}}$
3.	Net Interest Income	$\frac{\text{Total interest income} - \text{total interest expense}}{\text{Average assets}}$
4.	Trust Income	$\frac{\text{Income from fiduciary activities}}{\text{Average assets}}$
5.	Service Charges on Deposits	$\frac{\text{All service, maintenance, activity, and overdraft charges on domestic deposit accounts}}{\text{Average assets}}$
6.	Other Noninterest Income	$\frac{\text{All income not reported elsewhere}}{\text{Average assets}}$
7.	Security Gains/Losses	$\frac{\text{Security gains (losses)}}{\text{Average assets}}$
8.	Salaries and Employee Benefits	$\frac{\text{Employee wages, benefits, and employment taxes}}{\text{Average assets}}$
9.	Occupancy	$\frac{\text{All rental expense + depreciation expense + utility expense + other occupancy expense}}{\text{Average assets}}$
10.	Other Noninterest Expense	$\frac{\text{All noninterest expense not reported elsewhere}}{\text{Average assets}}$
11.	Tax Provision	$\frac{\text{Tax provision on income}}{\text{Average assets}}$
12.	Return on Assets	$\frac{\text{Net income (loss)}}{\text{Average assets}}$
13.	Return on Equity	$\frac{\text{Net income (loss)}}{\text{Average stockholders' equity}}$
	Yields and Rates	
14.	Yield on Earning Assets (FTE)	$\frac{\text{Interest income + tax equivalent adjustment}}{\text{Average earning assets}}$
15.	Break-Even Yield	$\frac{\text{Interest expense + noninterest expense} - \text{noninterest income}}{\text{Average earning assets}}$

Number	Title	Formula
16.	Yield on Loans	$\frac{\text{Interest and fees on loans}}{\text{Average loans}}$
17.	Yield on Investment Securities (FTE)	$\frac{\text{Interest on investments + tax equivalent adjustment}}{\text{Investments}}$
18.	Rate on Time and Savings	$\frac{\text{Interest on time and savings deposits}}{\text{Average time and savings deposits}}$
19.	Rate on Total Interest Funds	$\frac{\text{Interest expense on deposits, Fed funds purchased, and borrowings}}{\text{Interest-bearing deposits, Fed funds purchased, and borrowings}}$
	Asset Quality	
20.	Loan Loss Provision	$\frac{\text{Provision for possible loan losses}}{\text{Average total loans}}$
21.	Gross Charge-Offs	$\frac{\text{Losses charged to the allowance for possible loan losses}}{\text{Average total loans}}$
22.	Recoveries/Gross Charge-Offs	$\frac{\text{Recoveries credited to the allowance for possible loan losses}}{\text{Gross charge-offs}}$
23	Net Charge-Offs	$\frac{\text{Gross charge-offs less recoveries}}{\text{Average total loans}}$
24.	Earnings Coverage of Net Charge-Offs	$\frac{\text{Net income}}{\text{Net charge-offs}}$
	Classified Loans	
25.	Past Due—More Than 90 Days	$\frac{\text{Loans past due more than 90 days}}{\text{Average total loans}}$
26.	Nonaccrual Loans	$\frac{\text{Loans on nonaccrual status}}{\text{Average total loans}}$
27.	Renegotiated Loans	$\frac{\text{Loans that have been renegotiated}}{\text{Average total loans}}$
28.	Total Classified Loans	$\frac{\text{Loans past due more than 90 days + nonaccrual loans + renegotiated loans}}{\text{Average total loans}}$
29.	Total Classified Loans/Primary Capital	$\frac{\text{Loans past due more than 90 days + nonaccrual loans + renegotiated loans}}{\text{Equity capital + loan loss reserve}}$
30.	Loan Loss Reserve to Total Classified Loans	$\frac{\text{Loans past due more than 90 days + nonaccrual loans + renegotiated loans}}{\text{Average total loans}}$

Number	Title	Formula
31.	Assets/Liabilities, 0-Three Months	$\frac{\text{Assets maturing within three months} - \text{liabilities maturing within three months}}{\text{Average assets}}$
32.	Assets/Liabilities, Three-Six Months	$\frac{\text{Assets maturing in three to six months} - \text{liabilities maturing in three to six months}}{\text{Average assets}}$
33.	Assets/Liabilities, Six-12 Months	$\frac{\text{Assets maturing in six to 12 months} - \text{liabilities maturing in six to 12 months}}{\text{Average assets}}$
34.	Assets/Liabilities, Over One year	$\frac{\text{Assets maturing beyond one year} - \text{liabilities maturing beyond one year}}{\text{Average assets}}$
	Liquidity	
35.	Net Large Liabilities/Net Earning Assets	$\frac{\text{Foreign deposits} + \text{Fed funds purchased} + \text{reverse repo's} + \text{mortgage debt} + \text{time deposits} > \text{\$100,000} + \text{other liabilities} - \text{short-term assets} - \text{interest-bearing bank balances}}{\text{Total earning assets} - \text{short-term assets} - \text{interest-bearing bank balances}}$
36.	Liquid Assets to Large Liabilities	$\frac{\text{Total cash and due-from banks} + \text{securities maturing} < 1 \text{ year}}{\text{Borrowings} + \text{time deposits} > \text{\$100,000}}$
37.	Core Deposits to Earning Assets	$\frac{\text{Time and savings deposits} < \text{\$100,000}}{\text{Average earning assets}}$
38.	Brokered Deposits to Earning Assets	$\frac{\text{Brokered deposits}}{\text{Total earning assets}}$
	Sources of Funds	
39.	Loans to Deposits	$\frac{\text{Total loans and leases, net of unearned discount}}{\text{Total deposits}}$
40.	Demand Deposits (IPC)	$\frac{\text{Demand deposits (IPC)}}{\text{Average earning assets}}$
41.	Total Demand Deposits	$\frac{\text{Total demand deposits}}{\text{Average earning assets}}$
42.	Savings Deposits	$\frac{\text{Savings deposits}}{\text{Average earning assets}}$
43.	Time Deposits	$\frac{\text{Time deposits}}{\text{Average earning assets}}$

Number	Title	Formula
44.	Total Time and Savings Deposits	$\frac{\text{Total time and savings deposits}}{\text{Average earning assets}}$
45.	Time Deposits Over $100,000	$\frac{\text{Time deposits over \$100,000}}{\text{Average earning assets}}$
46.	Foreign Deposits	$\frac{\text{Foreign deposits}}{\text{Average earning assets}}$
47.	Total Deposits	$\frac{\text{Total deposits, interest and noninterest-bearing, foreign and domestic}}{\text{Average earning assets}}$
48.	Fed Funds Purchased and Reverse Repos	$\frac{\text{Fed funds purchased and reverse repos}}{\text{Average assets}}$
49.	Borrowings	$\frac{\text{Notes, debentures, and other borrowed money}}{\text{Average assets}}$
	Uses of Funds	
50.	Fed Funds Sold	$\frac{\text{Fed funds sold and reverse repo agreements}}{\text{Average earning assets}}$
51.	Investment Securities	$\frac{\text{Investments}}{\text{Average earnings assets}}$
52.	Total Loans	$\frac{\text{Total loans and leases, net of unearned discount}}{\text{Average earning assets}}$
53.	Memo: Commercial and Industrial Loans	$\frac{\text{Commercial and industrial loans}}{\text{Average earning assets}}$
54.	Memo: Real Estate Loans	$\frac{\text{Real estate loans}}{\text{Average earning assets}}$
55.	Memo: Personal Loans	$\frac{\text{Personal loans}}{\text{Average earning assets}}$
56.	Memo: Agricultural Loans	$\frac{\text{Agricultural loans}}{\text{Average earning assets}}$
57.	Foreign Loans	$\frac{\text{Foreign loans}}{\text{Average total loans}}$
58.	Earning Assets Ratio	$\frac{\text{Total loans + investments + interest-bearing bank balances and Fed funds sold + other earning assets}}{\text{Average assets}}$
59.	Cash and Due-From	$\frac{\text{Cash and due-from banks (noninterest bearing)}}{\text{Average assets}}$

Number	Title	Formula
	Capital Position	
60.	Effective Tax Rate—Net Income	$\frac{\text{Taxes accrued and/or paid}}{\text{Net income}}$
61.	Cash Dividends to Net Income	$\frac{\text{Cash dividends}}{\text{Net income}}$
62.	Internal Capital Formation Ratio	$\frac{\text{Net income} - \text{dividends paid}}{\text{Average equity capital}}$
63.	Equity Capital to Total Assets	$\frac{\text{Equity capital}}{\text{Average assets}}$
64.	Primary Capital to Average Assets	$\frac{\text{Equity capital} + \text{loan loss reserve} - \text{intangible assets}}{\text{Average assets}}$
65.	Net Income—Five Year	$\frac{\text{1984 net income} - \text{1979 net income}}{\text{1979 net income}}$
66.	Net Income—One Year	$\frac{\text{1984 net income} - \text{1983 net income}}{\text{1983 net income}}$
67.	Average Assets—Five Year	$\frac{\text{1984 average assets} - \text{1979 average assets}}{\text{1979 average assets}}$
68.	Average Assets—One Year	$\frac{\text{1984 average assets} - \text{1983 average assets}}{\text{1983 average assets}}$
	Off-Balance Sheet Items	
69.	Loan Commitments	$\frac{\text{Loan commitments}}{\text{Average assets}}$
70.	Other Commitments and contingencies	$\frac{\text{Contingencies outside of loan commitments}}{\text{Average assets}}$